

# INVESTOR FACT SHEET



Third quarter ended July 31, 2013

## SHARES

### STOCK SYMBOLS

Common Shares: LB (TSX)

Non-Cumulative Class A

Preferred Shares:

» Series 10 : LB.PR.E

» Series 11 : LB.RR.F

## 2013 EARNINGS CALENDAR

| Quarter | Date        | Conference call |
|---------|-------------|-----------------|
| Fourth  | December 11 | 2:00 p.m. (ET)  |

## 2014 EARNINGS CALENDAR

| Quarter | Date    | Conference call |
|---------|---------|-----------------|
| First   | March 5 | 2:00 p.m. (ET)  |
| Second  | June 4  | 2:00 p.m. (ET)  |

## STOCK MARKET INFORMATION

As at July 31, 2013

|                               |                 |
|-------------------------------|-----------------|
| •Share Price                  | \$45.05         |
| •Number of shares outstanding | 28.4 million    |
| •Market capitalization        | \$1,281 million |

## Q3 - 2013

|                    |        |
|--------------------|--------|
| •Dividend declared | \$0.50 |
| •Dividend yield    | 4.4%   |

## 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

\$33.8 billion of assets on balance sheet as of July 31, 2013

Activities across Canada, with 62% of loans originating from Québec and 38% from the other provinces

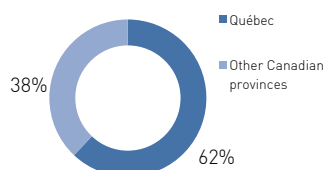
More than 240 points of service across Canada, including 153 retail branches and 422 ABMs

3rd largest financial institution in Québec in terms of branches and 7th largest Canadian Schedule I chartered bank based on assets

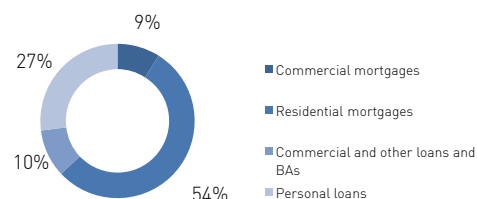
More than 4,200 employees

Founded in 1846

**GEOGRAPHIC DISTRIBUTION OF LOANS (July 31, 2013)**



**SECTORAL DISTRIBUTION OF LOANS (July 31, 2013)**



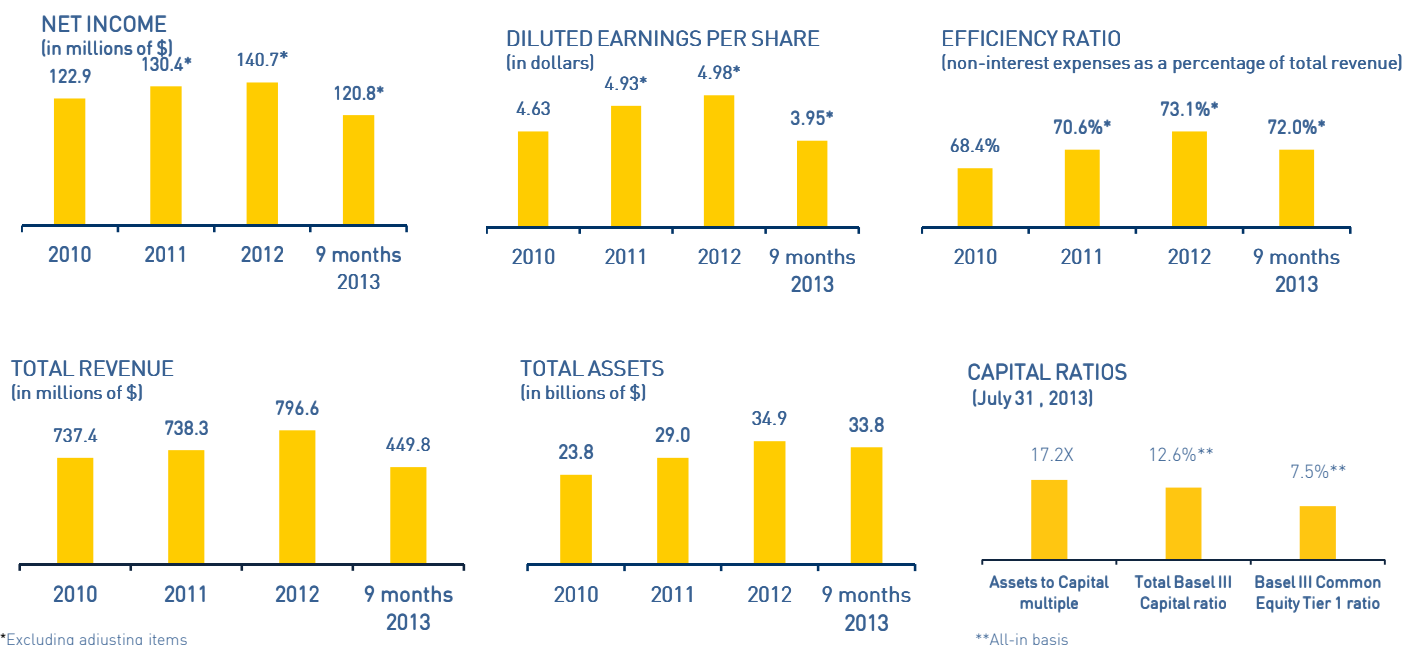
| RETAIL & SME-QUÉBEC   | REAL ESTATE & COMMERCIAL  | B2B BANK  | LAURENTIAN BANK SECURITIES & CAPITAL MARKETS  |
|---|---|---|---|
| % of net income: 23%*   | % of net income: 36%*   | % of net income: 35%*   | % of net income: 6%*  |
| - Complete offer of financial products and services for retail and SME in Québec  | - Real estate financing for commercial property and commercial banking for medium-sized enterprises across Canada   | - 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><br>- 153 branches<br>- 422 automatic teller machines<br>- 24 business centers in Québec   | <b>Presence</b><br>- 14 offices in Ontario, Western Canada and Québec   | <b>Presence</b><br>- Business development sales teams servicing financial advisors and brokers across Canada  | <b>Presence</b><br>- 16 offices in Quebec, Ontario and Manitoba   |
| <b>Total average loans &amp; BAs</b> \$14.0 billion<br><b>Total average deposits</b> \$9.5 billion<br><b>Assets under administration</b> \$7.0 billion          | <b>Total average loans &amp; BAs</b> \$3.4 billion<br><b>Total average deposits</b> \$0.5 billion                   | <b>Total average loans &amp; BAs</b> \$9.2 billion<br><b>Total average deposits</b> \$13.0 billion<br><b>Assets under administration</b> \$27.1 billion | <b>Assets under administration</b> \$2.4 billion  |
| <b>Positioning</b><br>- 3rd largest branch network in Québec<br>- Well known for its superior service to SME's as well as its specialization in certain sectors | <b>Positioning</b><br>Widely recognized leadership and expertise in the area of real estate financing within Canada | <b>Positioning</b><br>Canadian leader in serving the financial advisor and broker market  | <b>Positioning</b><br>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 9 months ended July 31, 2013 and excluding the Other segment and adjusting items.

## FINANCIAL OBJECTIVES FOR 2013 AND RESULTS FOR THE FIRST 9 MONTHS ENDED JULY 31, 2013

| <u>Performance indicators</u>                   | <u>2013 Objectives*</u> | <u>9 months ended July 31, 2013</u> | <u>Financial Highlights for Q3-2013</u>   |
|---|-------------------------|-------------------------------------|---|
| Revenue growth                                  | >5%                     | 11%                                 | •Adjusted net income of \$39.8* million, up 13%                                 |
| Adjusted efficiency ratio*                      | 72.5% to 69.5%          | 72.0%                               | •Adjusted return on common shareholders' equity of 11.8%                        |
| Adjusted return on common shareholder's equity* | 10.5% to 12.5%          | 12.1%                               | •Loan losses remain low at \$9.0 million and impaired loans continue to improve |
| Adjusted net income*                            | \$145.0 M to \$165.0 M  | \$120.8 M                           | •Solid growth in the commercial loan portfolios                                 |

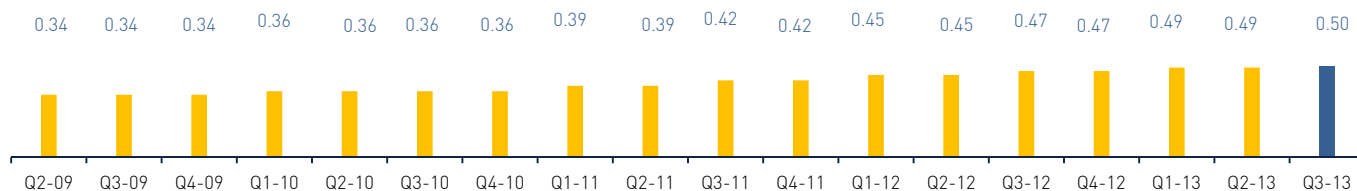
### FINANCIAL HIGHLIGHTS FOR THE PAST 3 YEARS



\*Excluding adjusting items

\*\*All-in basis

### DECLARED DIVIDEND HISTORY (\$ PER SHARE)



#### CONTACT INFORMATION

**Public Affairs, Communications and Investor Relations**  
 Tel.: 514-284-4500, ext. 7511  
 Fax: 514-284-3916  
 Email: gladys.caron@banquelaurentienne.ca  
 www.laurentianbank.ca

**Head Office**  
 Tour Banque Laurentienne  
 1981 McGill College Avenue,  
 20th floor, Montréal, Québec  
 H3A 3K3

**Transfer Agent Computershare Investor Services Inc.**  
 1500 University Street, Suite 700  
 Montréal, Québec H3A 3S8  
 Tel.: 1-800-564-6253

#### CAUTION REGARDING FORWARD-LOOKING STATEMENTS

In this document and in other documents filed with Canadian regulatory authorities or in other communications, Laurentian Bank of Canada (the "Bank") may from time to time make written or oral forward-looking statements within the meaning of applicable securities legislation. Forward-looking statements include, but are not limited to, statements regarding the Bank's business plan and financial objectives. The forward-looking statements contained in this document are used to assist the Bank's security holders and analysts in obtaining a better understanding of the Bank's financial position and the results of operations as at and for the periods ended on the dates presented and may not be appropriate for other purposes. Forward-looking statements typically use the conditional, as well as words such as prospects, believe, estimate, forecast, project, expect, anticipate, plan, may, should, could and would, or the negative of these terms, variations thereof or similar terminology. By their very nature, forward-looking statements are based on assumptions and involve inherent risks and uncertainties, both general and specific in nature. It is therefore possible that the forecasts, projections and other forward-looking statements will not be achieved or will prove to be inaccurate. Although the Bank believes that the expectations reflected in these forward-looking statements are reasonable, it can give no assurance that these expectations will prove to have been correct. The Bank cautions readers against placing undue reliance on forward-looking statements when making decisions, as the actual results could differ considerably from the opinions, plans, objectives, expectations, forecasts, estimates and intentions expressed in such forward-looking statements due to various material factors. Among other things, these factors include capital market activity, changes in government monetary, fiscal and economic policies, changes in interest rates, inflation levels and general economic conditions, legislative and regulatory developments, competition, credit ratings, scarcity of human resources and technological environment. The Bank further cautions that the foregoing list of factors is not exhaustive. For more information on the risks, uncertainties and assumptions that would cause the Bank's actual results to differ from current expectations, please also refer to the Bank's public filings available at [www.sedar.com](http://www.sedar.com). The Bank does not undertake to update any forward-looking statements, whether oral or written, made by itself or on its behalf, except to the extent required by securities regulations.