

# INVESTOR FACT SHEET



Third quarter ended July 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

## 2014 – 2015 EARNINGS CALENDAR

Quarter	Date	Conference call
Fourth	December 10	2:00 p.m. (ET)
First	February 26, 2015	2:00 p.m. (ET)
Second	June 3, 2015	2:00 p.m. (ET)
Third	September 2, 2015	2:00 p.m. (ET)

## STOCK MARKET INFORMATION

As at July 31, 2014

»Share Price \$51.55  
 »Number of shares 28.8 million  
 outstanding

»Market capitalization \$1,487 million

### Q3 - 2014

»Dividend declared \$0.52  
 »Dividend yield 4.0%

## 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

\$34.3 billion of assets on balance sheet and \$41.8 billion of assets under administration as of July 31, 2014

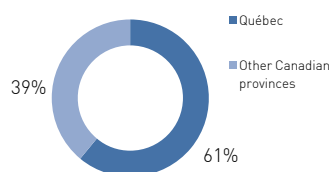
Activities across Canada, with 61% of loans originating from Québec and 39% from the other provinces

225 points of service across Canada, including 152 retail branches and 420 ABMs

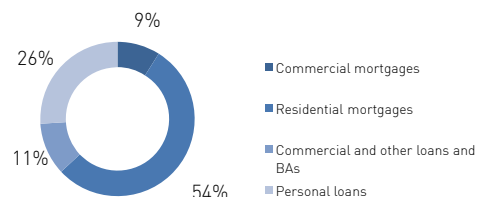
Over 3,700 employees

Founded in 1846

### GEOGRAPHIC DISTRIBUTION OF LOANS (July 31, 2014)



### SECTORAL DISTRIBUTION OF LOANS (July 31, 2014)



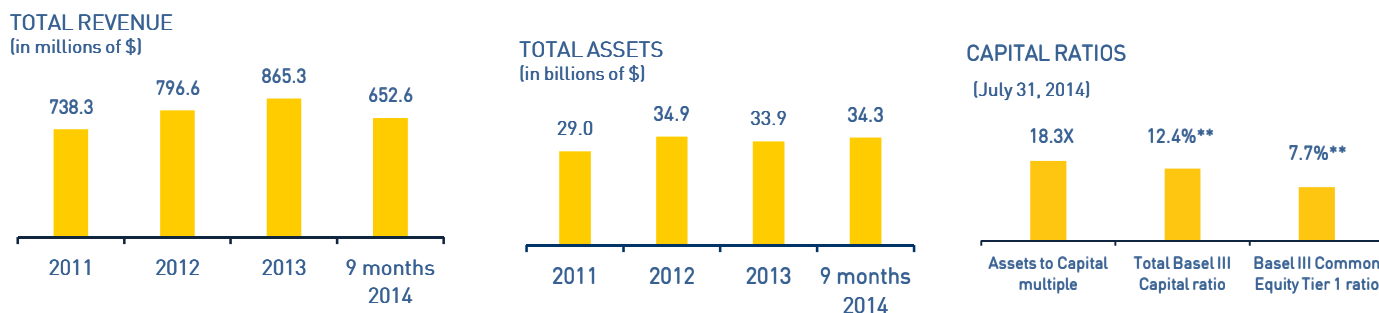
PERSONAL & COMMERCIAL	B2B BANK	LAURENTIAN BANK SECURITIES & CAPITAL MARKETS
% of net income: 62%*	% of net income: 32%*	% of net income: 6%*
- A full suite of financing options, including leasing solutions for small businesses, larger companies and real estate developers across Canada - Financial products 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 420 automatic teller machines in Quebec - 35 commercial banking centers in B.C, Alberta, Ontario and Quebec	<b>Presence</b> - Business development sales teams servicing financial advisors and brokers across Canada	<b>Presence</b> - 16 offices in Quebec, Ontario and Manitoba
<b>Total average loans &amp; BAs</b> \$18.0 billion <b>Total average deposits</b> \$10.2 billion <b>Assets under administration</b> \$7.2 billion	<b>Total average loans &amp; BAs</b> \$8.8 billion <b>Total average deposits</b> \$12.3 billion <b>Assets under administration</b> \$31.8 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 nine months ended July 31, 2014 and excluding the Other segment and adjusting items.

## FINANCIAL OBJECTIVES FOR 2014 AND RESULTS FOR THE FIRST 9 MONTHS ENDED JULY 31, 2014

<u>Performance indicators</u>	<u>2014 Objectives*</u>	<u>9 months ended July 31, 2014</u>	<u>Financial Highlights for Q3-2014</u>
Common Equity Tier 1 ratio	>7.0%	7.7%	<ul style="list-style-type: none"> <li>Adjusted net income increased 10% to \$42.4 million</li> </ul>
Adjusted efficiency ratio*	72.5% to 69.5%	71.3%	<ul style="list-style-type: none"> <li>Adjusted return on common shareholders' equity of 11.9%</li> <li>Adjusted diluted earnings per share up 6% to \$1.35</li> </ul>
Adjusted return on common shareholder's equity*	10.5% to 12.5%	11.8%	<ul style="list-style-type: none"> <li>Positive adjusted operating leverage of 2.0% sequentially</li> </ul>
Adjusted net income*	\$145.0 M to \$165.0 M	\$121.0 M	<ul style="list-style-type: none"> <li>Commercial loan portfolio including BAs up 16 % year-over-year</li> <li>Strong credit performance, with continued low loan losses of \$10.5 million</li> </ul>

### FINANCIAL HIGHLIGHTS FOR THE PAST 3 YEARS

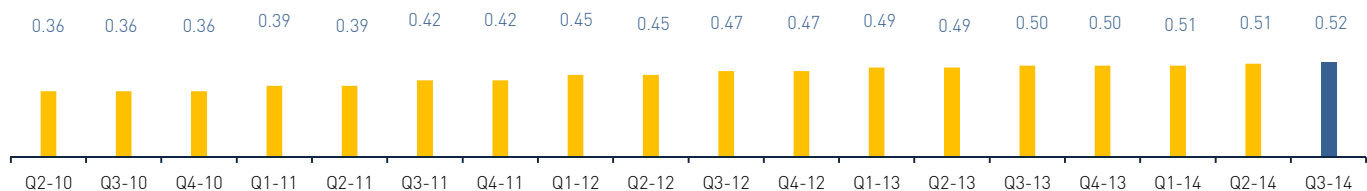


\*Excluding adjusting items

‡Results prior to 2013 not restated to reflect the adoption of IAS 19

\*\*All-in basis

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



#### CONTACT INFORMATION

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