

INVESTOR FACT SHEET

First quarter ended January 31, 2015



LAURENTIAN BANK OVERVIEW

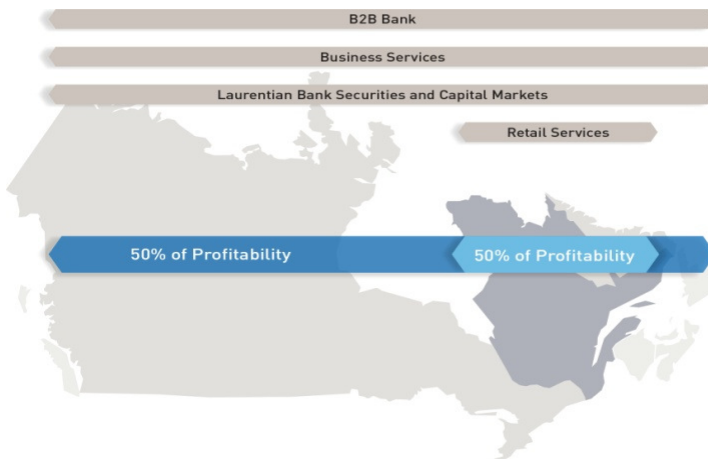
Complete offering of banking, financial and brokerage products and services to consumers, small and medium-enterprises, financial advisors as well as institutional clients

\$37.4 billion of assets on balance sheet and \$42.6 billion of assets under administration as of January 31, 2015

Activities across Canada, with 215 points of service across Canada

Approximately 3,700 employees

OUR PAN-CANADIAN PRESENCE



BUSINESS SEGMENTS

Personal and commercial

Business Services

Recognized for its unparalleled expertise, rapid execution and innovative approach within all of our market niches and segments, the group concentrates on serving the needs of small cap companies and medium-sized enterprises and real estate promoters across Canada.

Retail Services

With longstanding roots in Québec, the distinctiveness of our Retail Services sector rests on the climate of client confidence it has established through its authentic relational approach fuelled by its commitment to simplicity and accessibility.

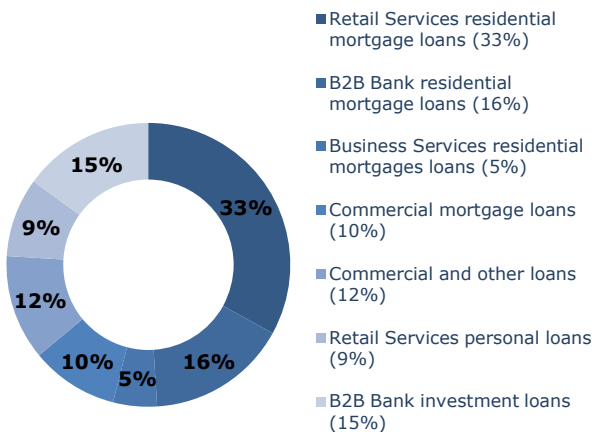
B2B Bank

As a leader dedicated exclusively to serving Canadian financial advisors and brokers, B2B Bank offers a range of products designed specifically to enable them to build their client's wealth

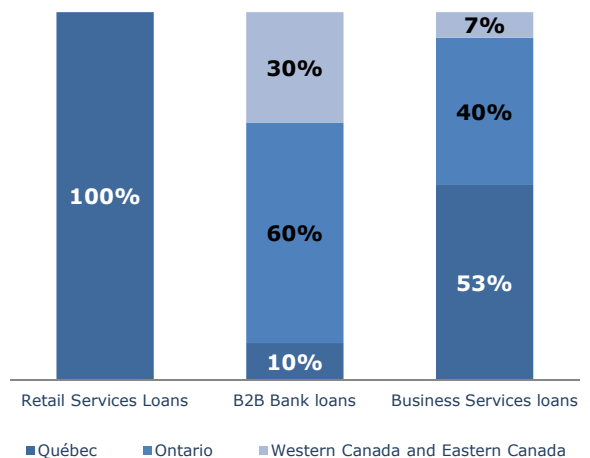
Laurentian Bank Securities and Capital Markets

Recognized in the field of institutional brokerage in Canada, the business segment is specialized in serving small cap companies and in the fixed income sector.

DIVERSIFICATION BY LOAN CATEGORIES



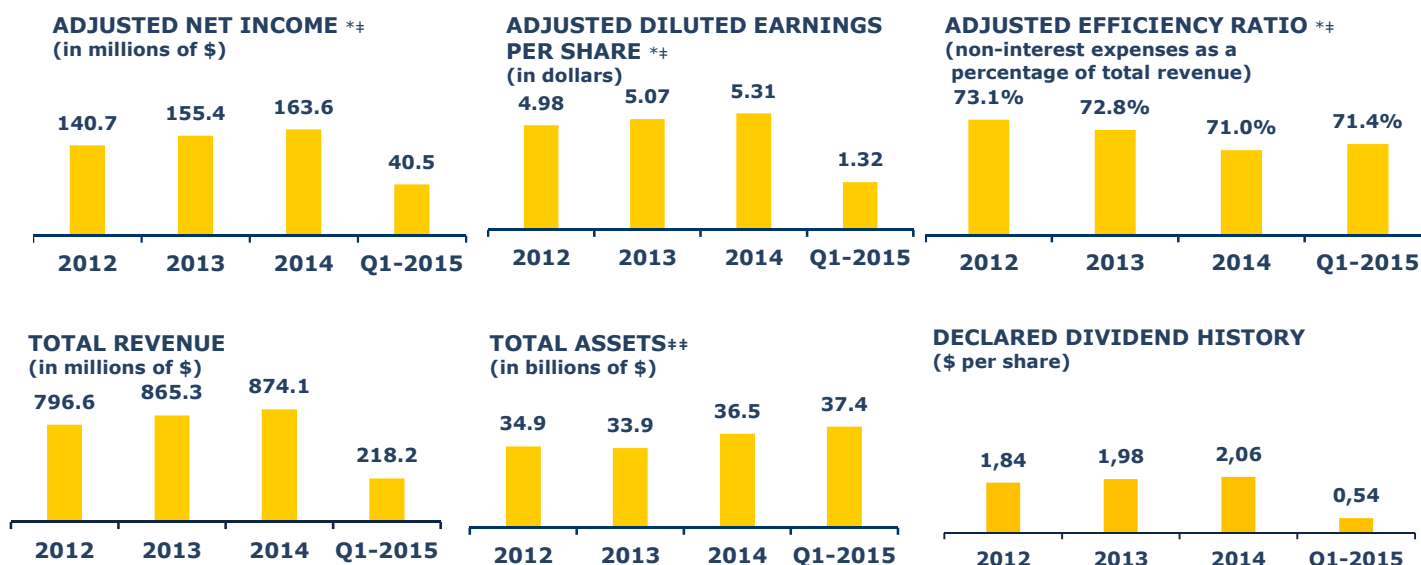
GEOGRAPHIC DIVERSIFICATION BY BUSINESS SEGMENTS



FINANCIAL OBJECTIVES FOR FISCAL 2015

<u>Indicators</u>	<u>2015 Objectives**</u>	<u>Q1-2015 Results</u>
Adjusted diluted earnings per share*	5% to 8% growth	+ 2%
Adjusted efficiency ratio*	< 71.0%	71.4%
Adjusted operating leverage*	Positive	0.5%
Adjusted return on common shareholder's equity*	≥ 12%	11.3%
Common Equity Tier 1 capital ratio	>7.0%	7.8%

FINANCIAL HIGHLIGHTS



*Excluding adjusting items (items related to business combinations, restructuring charges and retirement compensation charge)

**Refer to the caution regarding forward-looking statements on page 17 of the Bank's 2014 Annual Report

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

‡‡ Results prior to 2014 have not been restated to reflect adoption of amendments to IAS 32, Financial Instruments: Presentation

SHARES

STOCK SYMBOLS

‡Common Shares: LB (TSX)

‡Non-Cumulative Class A

preferred shares:

‡ Series 11 : LB.PR.F

‡ Series 13 : LB.PR.

STOCK INFORMATION

As at January 31, 2015

‡Share Price	\$46.81
‡Number of shares outstanding	28.9 million
‡Market capitalization	\$1,355 million
Q1- 2015	
‡Dividend declared	\$0.54
‡Dividend yield	4.6%

2015 EARNINGS CALENDAR

Q1 February 26

Q2 June 3

Q3 September 2

Q4 December 9

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

