

PERFORMANCE INDICATORS 2014 GLOBAL REPORTING INITIATIVES (GRI)

Upon evaluation of the GRI G3 guideline application table, this report meets application level C requirements.

INDICATOR	DESCRIPTION	COMMENT	PAGE
STRATEGY AND ANALYSIS			
1.1	Statement from the most senior decision-maker of the organization about the relevance of sustainability to the organization and its strategy	Choosing to Be Unique	4
1.2	Description of key impacts, risks and opportunities	Choosing to Be Unique Annual Report (Pages 4-7)	4
ORGANIZATIONAL PROFILE			
2.1	Name of the organization	About Laurentian Bank	5
2.2	Principal products/services and corresponding brands	About Laurentian Bank	5
2.3	Operational structure of the organization, including principal divisions, operating companies, subsidiaries and joint ventures	About Laurentian Bank Appendix 2	5 22
2.4	Location of organization's headquarters	About Laurentian Bank	5
2.5	Number of countries where the organization operates and names of countries with either major operations or that are specifically relevant to the sustainability issues covered in the report	About Laurentian Bank	5
2.6	Nature of ownership and legal form	Laurentian Bank, a Unique Institution	2
2.7	Markets served (including geographic breakdown, sectors served and types of clients/beneficiaries)	About Laurentian Bank	5-6
2.8	Scale of the reporting organization.	About Laurentian Bank	5
2.9	Significant changes during the reporting period regarding size, structure or ownership	No important changes	
2.10	Awards received during the reporting period	Recognition and Distinctions	6
REPORT PARAMETERS			
3.1	Reporting period for information provided		27
3.2	Date of last report	2013	
3.3	Reporting cycle		27
3.4	Contact for questions regarding the report or its contents		27
3.5	Process for defining report content		27
3.6	Boundary of the report (i.e. countries, divisions, subsidiaries, leased facilities, joint ventures, suppliers)		27
3.7	State any specific limitations on the scope or boundary of the report		27
3.8	Basis for reporting on joint ventures, subsidiaries, leased facilities, out-sourced operations and other entities that can significantly affect comparability from period to period or between organizations	None	

INDICATOR	DESCRIPTION	COMMENT	PAGE
3.10	Explanation of the effects of any re-statements of information provided in earlier reports and the reasons for such re-statement (i.e. mergers/acquisitions, change of base years/periods, nature of business, measurement methods)	Indicated in this report where applicable	
3.11	Significant changes from previous reporting periods in the scope, boundary, or measurement methods applied since prior report	Indicated in this report where applicable	
3.12	Table identifying the location of the Standard Disclosures in the report	GRI Performance Indicators	Available on our Web site
3.13	Policy and current practice with regard to validation of the report by an external source	No external validation	
GOVERNANCE			
4.1	Governance structure of the organization, including committees under the highest governance body (Board of Directors or comparable) responsible for specific tasks, such as defining strategy or organizational oversight	Solid Corporate Governance	7
4.2	Indicate whether the Board Chair (or comparable governing entity) is also an executive officer (and, if so, their function within the organization's management and the reasons for this arrangement)	Solid Corporate Governance	7
4.3	For organizations that have a unitary Board (or comparable structure), state the number of members independent Directors and/or non-executive members	Solid Corporate Governance	7
4.4	Mechanisms for shareholders and employees to provide recommendations or suggest directions to the highest governance body	Solid Corporate Governance Proxy Circular	8-11
4.5	Link between compensation for members of the highest governance body, senior managers and executives (including departure arrangements), and the organization's performance (including social and environmental performance)	Solid Corporate Governance Proxy Circular	8
4.6	Processes in place to ensure that the highest governance body does not place itself into any conflicts of interest	Solid Corporate Governance	7
4.7	Process for determining the qualifications and expertise of the members of the highest governance body for guiding the organization's strategy on economic, environmental and social issues	Proxy Circular - Information on Corporate Governance	
4.8	Internally developed statements of mission or values, codes of conduct and principles relevant to economic, environmental and social performance, and the status of their implementation	The Values fuelling our actions Integrity: The Cornerstone of Our Business	6 10
4.9	Procedures applied by the highest governance body for overseeing the organization's identification and management of economic, environmental and social performance, including relevant risks and opportunities as well as adherence to internationally agreed upon standards, codes of conduct and principles	Appendix 5 Annual Report - Corporate Governance Proxy Circular - Schedule D: Functions and Mandates	25
4.14	List of stakeholders with whom the organization has relations	Committed to Effective Communications	11
4.15	Basis for identification and selection of stakeholders with whom to conduct relations	Committed to Effective Communications	11
4.16	Approaches to relations with stakeholders, including frequency of contact by type and by stakeholder group	Committed to Effective Communications	11
4.17	Key topics and concerns that have been raised through stakeholder relations, and how the organization has responded to those key topics and concerns, including through its reporting	Committed to Effective Communications Continuous Improvement Program Equity and Diversity: Two top Priorities	11 13 16

INDICATOR	DESCRIPTION	COMMENT	PAGE
ECONOMIC INDICATORS			
EC1	Direct economic value generated and distributed, including revenues, operating costs, employee compensation, donations and other community investments, retained earnings, and payments to investors and governments	Connected to the Community Annual Report - Consolidated Results (Page 19) Annual Report - Management's Discussion (Pages 17)	18
EC3	Coverage of the organization's defined benefit plan obligations	Investing in Human Capital	17
EC7	Local hiring procedures and proportion of executives originating from areas with major operations	An Original and Proven Approach to Training	16
EC9	Understanding and describing significant indirect economic impacts, including their extent	Connected to the Community	18
ENVIRONMENTAL INDICATORS			
EN7	Initiatives to reduce indirect energy consumption and reductions achieved	Making the Environment Everyone's Concern	20
EN26	Initiatives to mitigate environmental impacts of products and services, and extent of impact mitigation	Making the Environment Everyone's Concern	20
EN28	Monetary value of significant fines and total number of non-monetary sanctions for non-compliance with environmental laws and regulations	No fines	
LABOUR PRACTICES AND DECENT WORK			
LA1	Total workforce by employment type, employment contract and region	Appendix 1	22
LA3	Benefits provided to full-time employees that are not provided to temporary or part-time employees, by major activity sector	Investing in Human Capital	17
LA4	Percentage of employees covered by collective agreements	Positive Labour Relations	17
LA5	Minimum notice period(s) to be respected for dismissal in the event of significant operational changes, including whether it is specified in collective agreements	Positive Labour Relations	17
LA6	Percentage of total workforce represented in formal joint management/ employee health and safety committees that help monitor and advise on occupational health and safety programs	Promoting Wellness in the Workplace	17
LA8	Education, training, counselling, prevention, and risk control programs in place to assist employees, their families or community members regarding serious illness	Investing in Human Capital	17
LA9	Health and safety topics covered in collective agreements	Promoting Wellness in the Workplace	17
LA10	Average hours of training per year, per employee, by job category	An Original and Proven Approach to Training	16
LA11	Programs for skills management and lifelong learning that support the continued employability of employees and assist them in managing career endings	An Original and Proven Approach to Training	16
LA12	Percentage of employees receiving regular performance and career development programs	An Original and Proven Approach to Training	16
LA13	Composition of governance bodies and breakdown of employees per category according to gender, age group, minority group membership and other indicators of diversity	Equity and Diversity: Two Top Priorities	16

INDICATOR	DESCRIPTION	COMMENT	PAGE
LA14	Ratio of basic salary of men and women by job category	Equity and Diversity: Two Top Priorities	16
HUMAN RIGHTS AND PROCUREMENT			
HR5	Cases in which the right to exercise freedom of association and collective bargaining may be at significant risk, and actions taken to support these rights	No cases in 2014	
HR6	Cases identified as posing significant risk for incidents of child labour, and measures taken to contribute to the elimination of child labour	No cases in 2014	
HR7	Cases identified as posing significant risk for incidents of forced or compulsory labour, and measures taken to contribute to the elimination of forced or compulsory labour	No cases in 2014	
HR9	Total number of incidents of violations involving rights of indigenous people, and actions taken	No cases in 2014	
SOCIAL PERFORMANCE: SOCIETY			
S02	Percentage and total number of business units analyzed for risks related to corruption	Risk Management	9
S06	Total value of financial and in-kind contributions to political parties, politicians and related institutions by country	Laurentian Bank does not contribute to political parties	
PRODUCT RESPONSIBILITY			
PR5	Practices related to client satisfaction, including conducting surveys measuring satisfaction	Measuring the client experience by gauging satisfaction	13
		An effective complaint resolution process	14
PR6	Programs for adherence to laws, standards and voluntary codes related to marketing communications, including advertising, promotion and sponsorship	Connected to the community	22
PR7	Total number of incidents of non-compliance with regulations and voluntary codes concerning marketing communications, including advertising, promotion and sponsorship, by type of outcome	No substantiated cases in 2014	
FINANCIAL SERVICES			
FS2	Procedures for assessing and screening environmental and social risks in activity sectors	Employing Prudence and Rigour in the Granting of Commercial Loans Annual Report – Environmental Risk Management (Page 59)	21
FS5	Interactions with clients/investors/business partners regarding environmental and social risks and opportunities	Committed to Effective Communications	11
		Reducing our environmental footprint	21
FS8	Monetary values of products and services designed to generate specific environmental benefits for each sector, detailed by objective.	In and Out of the Office	20
FS14	Initiatives to improve access to financial services for disadvantaged people	An accessible and well-established network	13
FS16	Initiatives to enhance financial knowledge by type of beneficiary	Tools (calculators) available on the Bank's web site	