

# INVESTOR FACT SHEET

Year ended October 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

## 2014 EARNINGS CALENDAR

Quarter	Date	Conference call
First	March 5	2:00 p.m. (ET)
Second	June 4	2:00 p.m. (ET)
Third	August 28	2:00 p.m. (ET)
Fourth	December 10	2:00 p.m. (ET)

## STOCK MARKET INFORMATION

As at October 31, 2013

»Share Price	\$46.55
»Number of shares outstanding	28.5 million
»Market capitalization	\$1,328 million

## Q4 - 2013

»Dividend declared	\$0.50
»Dividend yield	4.3%

## 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

\$33.9 billion of assets on balance sheet and \$37.7 billion of assets under administration as of October 31, 2013

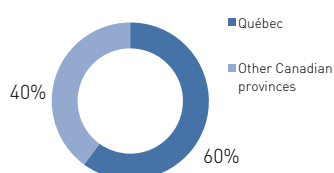
Activities across Canada, with 60% of loans originating from Québec and 40% from the other provinces

225 points of service across Canada, including 153 retail branches and 422 ABMs

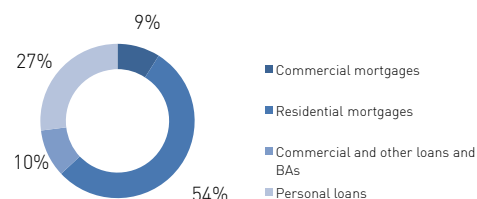
About 4,000 employees

Founded in 1846

### GEOGRAPHIC DISTRIBUTION OF LOANS (October 31, 2013)



### SECTORAL DISTRIBUTION OF LOANS (October 31, 2013)



RETAIL & SME-QUÉBEC	REAL ESTATE & COMMERCIAL	B2B BANK	LAURENTIAN BANK SECURITIES & CAPITAL MARKETS
% of net income: 23%*	% of net income: 37%*	% of net income: 34%*	% of net income: 6%*
- Complete offer of financial products and services for retail and SME's 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> - 153 branches - 422 automatic teller machines - 24 business centers in Québec	<b>Presence</b> - 14 offices in Ontario, Western Canada and Québec	<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> \$14.3 billion <b>Total average deposits</b> \$9.4 billion <b>Assets under administration</b> \$6.5 billion	<b>Total average loans &amp; BAs</b> \$3.5 billion <b>Total average deposits</b> \$0.4 billion	<b>Total average loans &amp; BAs</b> \$9.1 billion <b>Total average deposits</b> \$12.9 billion <b>Assets under administration</b> \$28.7 billion	<b>Assets under administration</b> \$2.5 billion
<b>Positioning</b> - Extensive branch network in Québec - Well known for its superior service to SME's as well as its specialization in certain sectors	<b>Positioning</b> - Widely recognized leadership and expertise in the area of real estate financing within Canada - Offers a full range of commercial financing solutions	<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, 2013 and excluding the Other segment and adjusting items.

## FINANCIAL OBJECTIVES FOR 2013

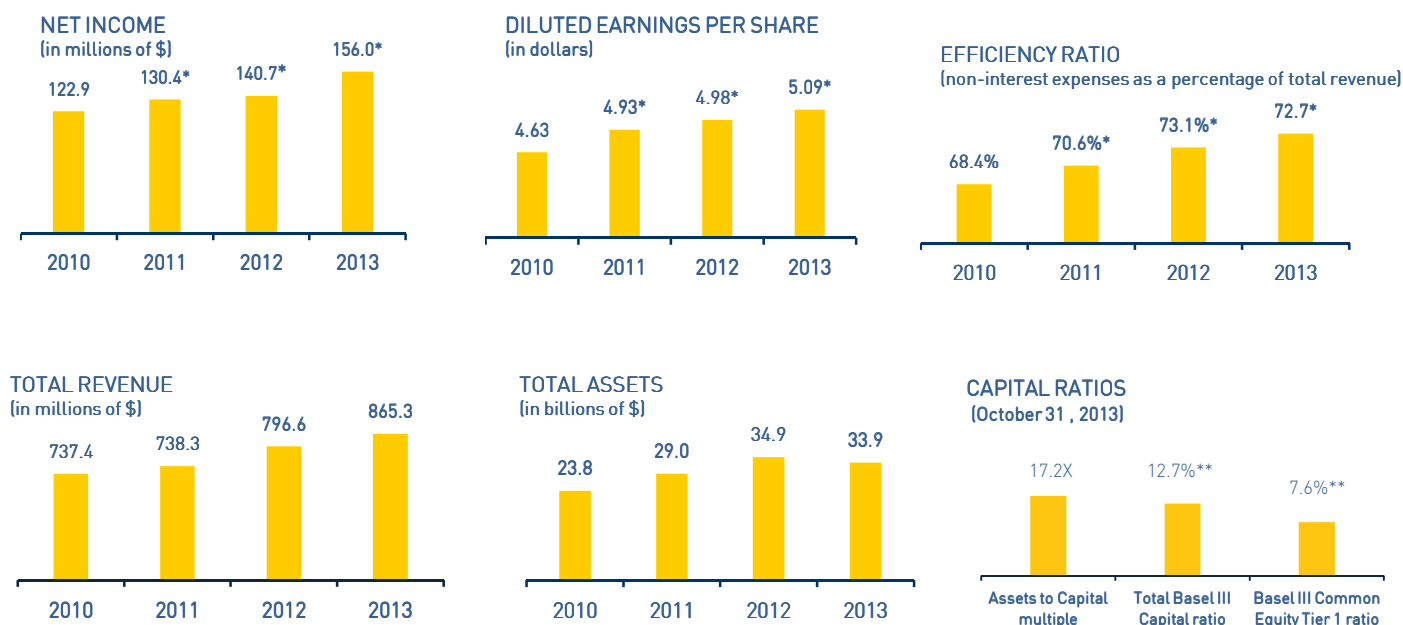
### Performance indicators

	2013 Objectives*	2013 Results*
Revenue growth	>5%	9%
Adjusted efficiency ratio*	72.5% to 69.5%	72.7%
Adjusted return on common shareholder's equity*	10.5% to 12.5%	11.6%
Adjusted net income*	\$145.0 M to \$165.0 M	\$156.0 M

### 2013 Financial Highlights

- Adjusted record net income of \$156.0\* million, up 11%
- Adjusted return on common shareholders' equity of 11.6%\*
- Excellent credit quality as evidenced by loan losses of \$36.0 million or 0.13% of average loans
- Solid growth in the commercial loan portfolios

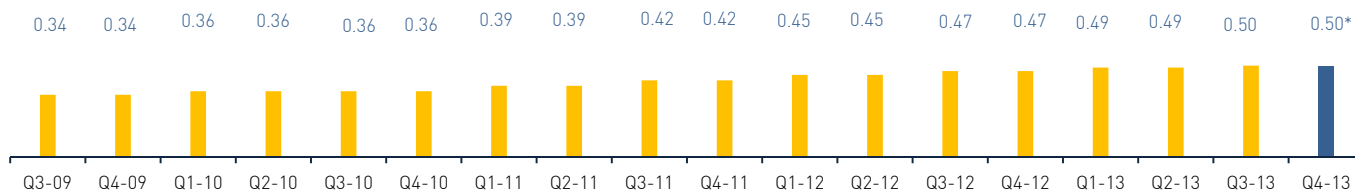
## FINANCIAL HIGHLIGHTS FOR THE PAST 3 YEARS



\*Excluding adjusting items

\*\*All-in basis

## DECLARED DIVIDEND HISTORY (\$ PER SHARE)



\* Quarterly dividend increased to \$0.51 per share effective Q1-2014



### CONTACT INFORMATION

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