

INVESTOR FACT SHEET

Second quarter ended April 30, 2014



SHARES

STOCK SYMBOLS

Common Shares: LB (TSX)

Non-Cumulative Class A

Preferred Shares:

» Series 10 : LB.PR.E

» Series 11 : LB.PR.F

» Series 13 : LB.PR.H

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 April 30, 2014

»Share Price \$47.08
 »Number of shares outstanding 28.7 million

»Market capitalization \$1,353 million

Q2 - 2014

»Dividend declared \$0.51
 »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

\$34.3 billion of assets on balance sheet and \$41.1 billion of assets under administration as of April 30, 2014

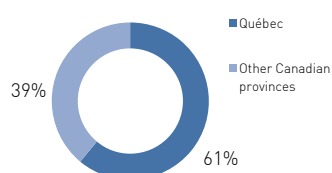
Activities across Canada, with 61% of loans originating from Québec and 39% from the other provinces

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

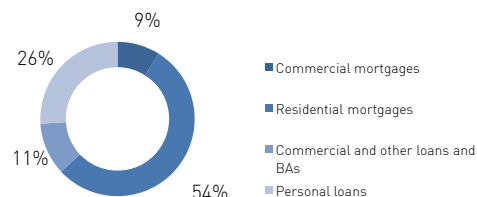
Over 3,700 employees

Founded in 1846

GEOGRAPHIC DISTRIBUTION OF LOANS (April 30, 2014)



SECTORAL DISTRIBUTION OF LOANS (April 30, 2014)



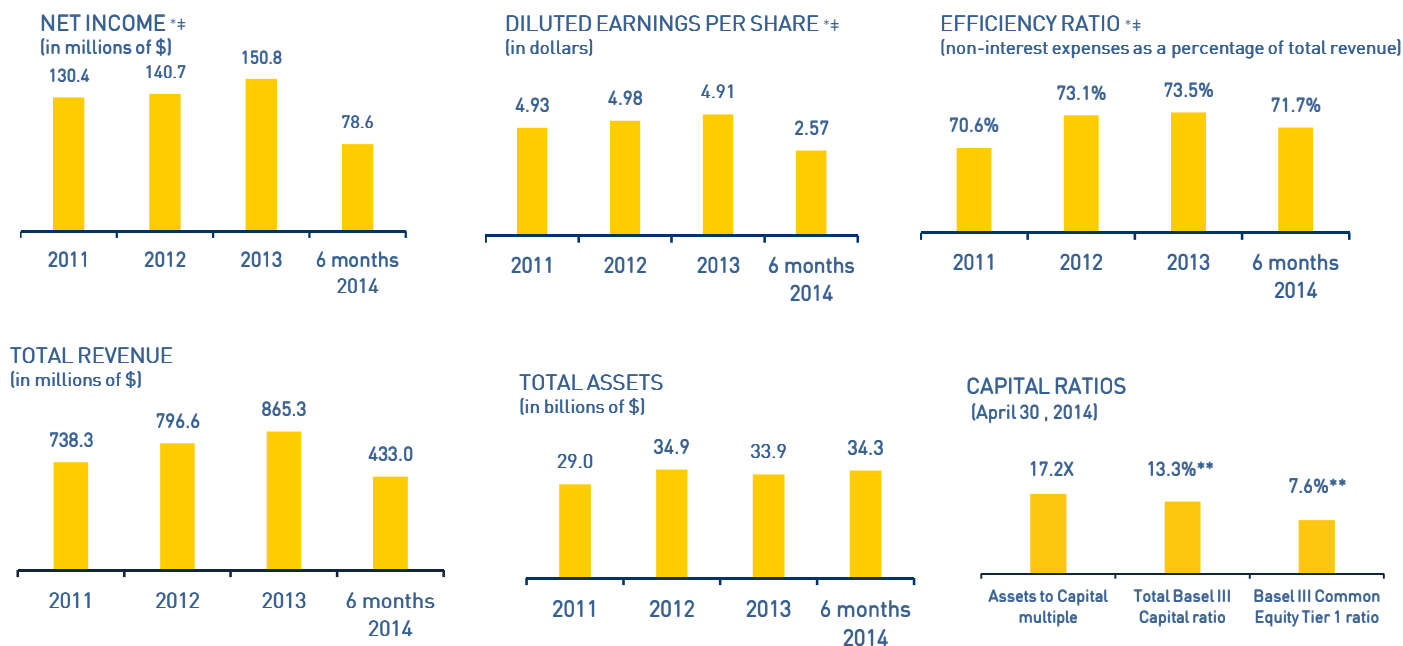
PERSONAL & COMMERCIAL	B2B BANK	LAURENTIAN BANK SECURITIES & CAPITAL MARKETS
% of net income: 62%*	% of net income: 33%*	% of net income: 5%*
-A full suite of financing options, including leasing solutions for small businesses, larger companies and real estate developers across Canada -Financial products 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
Presence - 153 retail branches and 422 automatic teller machines in Quebec - 35 commercial banking centers in B.C, Alberta, Ontario and Quebec	Presence - Business development sales teams servicing financial advisors and brokers across Canada	Presence - 16 offices in Quebec, Ontario and Manitoba
Total average loans & BAs \$17.8 billion Total average deposits \$10.0 billion Assets under administration \$7.1 billion	Total average loans & BAs \$8.8 billion Total average deposits \$12.5 billion Assets under administration \$31.4 billion	Assets under administration \$2.6 billion
Positioning -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	Positioning Canadian leader in serving the financial advisor and broker market	Positioning 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 six month ended April 30, 2014 and excluding the Other segment and adjusting items.

FINANCIAL OBJECTIVES FOR 2014 AND RESULTS FOR THE FIRST 6 MONTHS ENDED APRIL 30, 2014

Performance indicators	2014 Objectives*	6 months ended April 30, 2014	Financial Highlights for Q2-2014
Common Equity Tier 1 ratio	>7.0%	7.6%	• Adjusted net income of \$39.4* million
Adjusted efficiency ratio*	72.5% to 69.5%	71.7%	• Adjusted return on common shareholders' equity of 11.9%*
Adjusted return on common shareholder's equity*	10.5% to 12.5%	11.8%	• Strong credit performance with loan losses at \$10.5 million
Adjusted net income*	\$145.0 M to \$165.0 M	\$78.6 M	• Positive operating leverage
			• Commercial loan portfolio up 18%
			• Final settlement of the contingent consideration related to the AGF Trust acquisition for \$ 10 million

FINANCIAL HIGHLIGHTS FOR THE PAST 3 YEARS

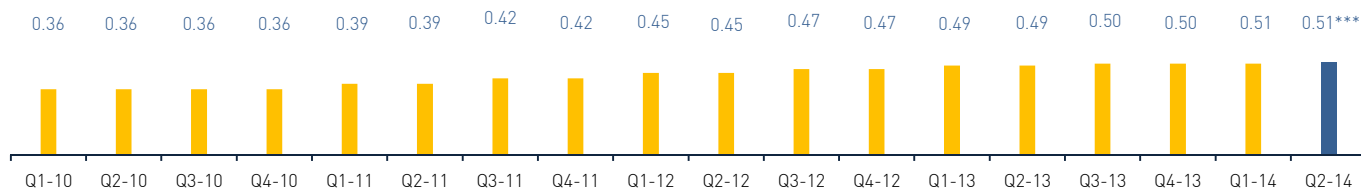


*Excluding adjusting items

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

**All-in basis

DECLARED DIVIDEND HISTORY (\$ PER SHARE)



***Quarterly dividend increases to \$0.52 per share effective Q3-2014



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