

# Performance Indicators 2013

## Global Reporting Initiatives (GRI)

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

INDICATOR	DESCRIPTION	COMMENT	PAGE
<b>STRATEGY AND ANALYSIS</b>			
1.1	Statement from the most senior decision-maker of the organization about the relevance of sustainability to the organization and its strategy	Message from the President and Chief Executive Officer	4-5
1.2	Description of key impacts, risks and opportunities	Message from the President and Chief Executive Officer Annual Report, pages 4-7 and 21	4-5
<b>ORGANIZATIONAL PROFILE</b>			
2.1	Name of the organization	About Us	6
2.2	Principal products/services and corresponding brands	About Us	6
2.3	Operational structure of the organization, including principal divisions, operating companies, subsidiaries and joint ventures	About Us Appendix 2	6 26
2.4	Location of organization's headquarters	About Us	6
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 Us Appendix 2	6 26
2.6	Nature of ownership and legal form		2
2.7	Markets served (including geographic breakdown, sectors served and types of clients/beneficiaries)	About Us	6
2.8	Scale of the reporting organization	About Us	6
2.9	Significant changes during the reporting period regarding size, structure or ownership	No important changes	
2.10	Awards received during the reporting period	No awards in 2013	
<b>REPORT PARAMETERS</b>			
3.1	Reporting period for information provided		31
3.2	Date of last report	2012	
3.3	Reporting cycle		31
3.4	Contact for questions regarding the report or its contents		31
3.5	Process for defining report content		31
3.6	Boundary of the report (i.e. countries, divisions, subsidiaries, leased facilities, joint ventures, suppliers)		31
3.7	State any specific limitations on the scope or boundary of the report		31
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	
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	

INDICATOR	DESCRIPTION	COMMENT	PAGE
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	Our Board of Directors: Playing a Vital Role	8
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)	Our Board of Directors: Playing a Vital Role	8
4.3	For organizations that have a unitary Board (or comparable structure), state the number of members independent Directors and/or non-executive members	Our Board of Directors: Playing a Vital Role	8
4.4	Mechanisms for shareholders and employees to provide recommendations or suggest directions to the highest governance body	Integrity: The Cornerstone of Our Business Proxy Circular	10
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)	Our Board of Directors: Playing a Vital Role Proxy Circular	8
4.6	Processes in place to ensure that the highest governance body does not place itself into any conflicts of interest	Integrity: The Cornerstone of Our Business	10
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 (Pages 43-49)	
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	7 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 (Page 126) Proxy Circular - Schedule D: Functions and Mandates (Page 55)	29
4.14	List of stakeholders with whom the organization has relations	Communicating with Our Stakeholders	11
4.15	Basis for identification and selection of stakeholders with whom to conduct relations	Communicating with Our Stakeholders	11
4.16	Approaches to relations with stakeholders, including frequency of contact by type and by stakeholder group	Communicating with Our Stakeholders	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	Communicating with Our Stakeholders Continuous Improvement Program Promoting Equality at all levels and in all corners of the organization	11 16 18

INDICATOR	DESCRIPTION	COMMENT	PAGE
<b>ECONOMIC INDICATORS</b>			
<b>EC1</b>	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 63) Annual Report - Management's Discussion (Page 18)	<b>21</b>
<b>EC3</b>	Coverage of the organization's defined benefit plan obligations	Banking on our human Capital	<b>20</b>
<b>EC7</b>	Local hiring procedures and proportion of executives originating from areas with major operations	Actions in support of the Bank's growth	<b>18</b>
<b>EC9</b>	Understanding and describing significant indirect economic impacts, including their extent	Connected to the Community	<b>21</b>
<b>ENVIRONMENTAL INDICATORS</b>			
<b>EN7</b>	Initiatives to reduce indirect energy consumption and reductions achieved	Reducing our environmental footprint	<b>24</b>
<b>EN26</b>	Initiatives to mitigate environmental impacts of products and services, and extent of impact mitigation	Employing Prudence and Rigour in the Granting of Commercial Loans	<b>25</b>
<b>EN28</b>	Monetary value of significant fines and total number of non-monetary sanctions for non-compliance with environmental laws and regulations	No fines	
<b>LABOUR PRACTICES AND DECENT WORK</b>			
<b>LA1</b>	Total workforce by employment type, employment contract and region	Appendix 1	<b>26</b>
<b>LA3</b>	Benefits provided to full-time employees that are not provided to temporary or part-time employees, by major activity sector	Banking on our Human Capital	<b>20</b>
<b>LA4</b>	Percentage of employees covered by collective agreements	Positives relations with the Union	<b>20</b>
<b>LA5</b>	Minimum notice period(s) to be respected for dismissal in the event of significant operational changes, including whether it is specified in collective agreements	Work Practices	<b>20</b>
<b>LA6</b>	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	Work Practices	<b>20</b>
<b>LA8</b>	Education, training, counselling, prevention, and risk control programs in place to assist employees, their families or community members regarding serious illness	Banking on our Human Capital	<b>20</b>
<b>LA9</b>	Health and safety topics covered in collective agreements	Work Practices	<b>20</b>
<b>LA10</b>	Average hours of training per year, per employee, by job category	Laurentian Bank Academy	<b>19</b>
<b>LA11</b>	Programs for skills management and lifelong learning that support the continued employability of employees and assist them in managing career endings	Laurentian Bank Academy	<b>19</b>
<b>LA12</b>	Percentage of employees receiving regular performance and career development programs	Laurentian Bank Academy	<b>19</b>
<b>LA13</b>	Composition of governance bodies and breakdown of employees per category according to gender, age group, minority group membership and other indicators of diversity	Promoting Equality at all levels and in all corners of the organization	<b>18</b>

INDICATOR	DESCRIPTION	COMMENT	PAGE
<b>HUMAN RIGHTS AND PROCUREMENT</b>			
<b>HR5</b>	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 2012	
<b>HR6</b>	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 2012	
<b>HR7</b>	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 2012	
<b>HR9</b>	Total number of incidents of violations involving rights of indigenous people, and actions taken	No cases in 2012	
<b>SOCIAL PERFORMANCE: SOCIETY</b>			
<b>S02</b>	Percentage and total number of business units analyzed for risks related to corruption	Risk Management	<b>9</b>
<b>S06</b>	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	
<b>PRODUCT RESPONSIBILITY</b>			
<b>PR5</b>	Practices related to client satisfaction, including conducting surveys measuring satisfaction	Measuring the client experience by gauging satisfaction Complaint resolution process	<b>13</b> <b>15</b>
<b>PR6</b>	Programs for adherence to laws, standards and voluntary codes related to marketing communications, including advertising, promotion and sponsorship	Connected to the community	<b>21</b>
<b>PR7</b>	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 2012	
<b>FINANCIAL SERVICES</b>			
<b>FS2</b>	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 57)	<b>25</b>
<b>FS5</b>	Interactions with clients/investors/business partners regarding environmental and social risks and opportunities	Communicating with Our Stakeholders Reducing our environmental footprint	<b>11</b> <b>25</b>
<b>FS14</b>	Initiatives to improve access to financial services for disadvantaged people	An accessible and well-established network	<b>12</b>
<b>FS16</b>	Initiatives to enhance financial knowledge by type of beneficiary	Tools (calculators) available on the Bank's web site	