

INVESTOR FACT SHEET



First quarter ended January 31, 2014

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 January 31, 2014

| | |
|-------------------------------|-----------------|
| »Share Price | \$45.73 |
| »Number of shares outstanding | 28.6 million |
| »Market capitalization | \$1,310 million |

Q1 - 2014

| | |
|--------------------|--------|
| »Dividend declared | \$0.51 |
| »Dividend yield | 4.5% |

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

\$33.6 billion of assets on balance sheet and \$39.8 billion of assets under administration as of January 31, 2014

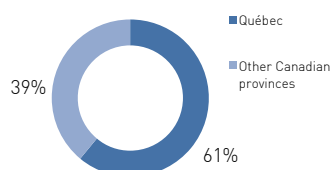
Activities across Canada, with 61% of loans originating from Québec and 39% from the other provinces

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

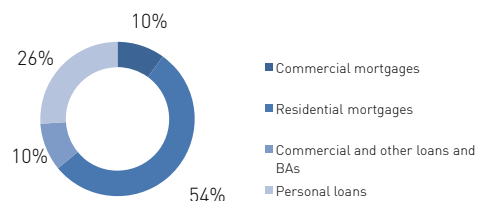
About 3,800 employees

Founded in 1846

GEOGRAPHIC DISTRIBUTION OF LOANS (January 31, 2014)



SECTORAL DISTRIBUTION OF LOANS (January 31, 2014)



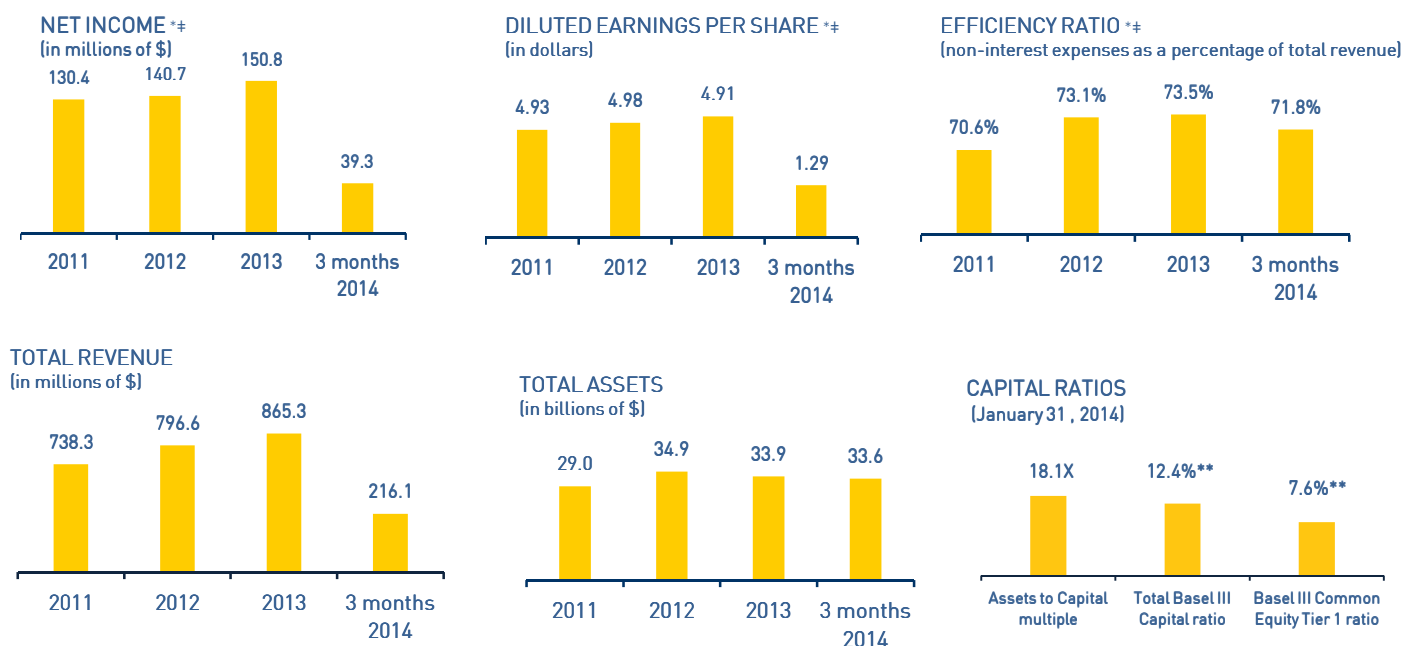
| PERSONAL & COMMERCIAL | B2B BANK | LAURENTIAN BANK SECURITIES & CAPITAL MARKETS |
|---|---|---|
| % of net income: 59%* | % of net income: 36%* | % of net income: 5%* |
| -A full suite of financing options, including leasing solutions for small businesses, larger companies and real estate developers 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 \$6.9 billion | Total average loans & BAs \$8.8 billion Total average deposits \$12.9 billion Assets under administration \$30.4 billion | Assets under administration \$2.5 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 quarter ended January 31, 2014 and excluding the Other segment and adjusting items.

FINANCIAL OBJECTIVES FOR 2014 AND RESULTS FOR THE FIRST 3 MONTHS ENDED JANUARY 31, 2014

| <u>Performance indicators</u> | <u>2014 Objectives*</u> | <u>Q1-2014 Results*</u> | <u>Financial Highlights for Q1-2014</u> |
|--|-------------------------|-------------------------|---|
| Common Equity Tier 1 ratio | >7.0% | 7.6% | •Adjusted net income of \$39.3* million |
| Adjusted efficiency ratio* | 72.5% to 69.5% | 71.8% | •Adjusted return on common shareholders' equity of 11.7%* |
| Adjusted return on common shareholder' equity* | 10.5% to 12.5% | 11.7% | •Loan losses remain low at \$10.5 million |
| Adjusted net income* | \$145.0 M to \$165.0 M | \$39.3 M | •Positive operating leverage |
| | | | •Growth in the commercial loan portfolios continued |

FINANCIAL HIGHLIGHTS FOR THE PAST 3 YEARS

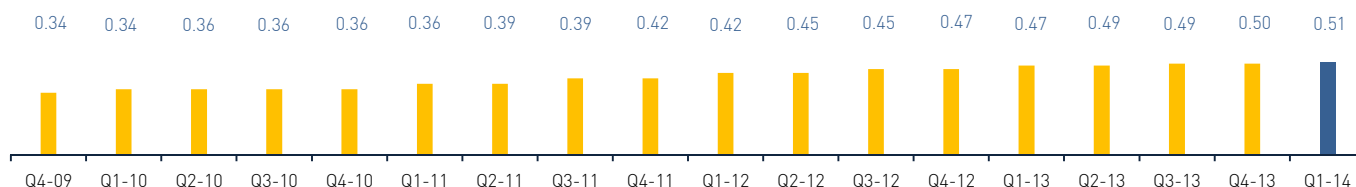


*Excluding adjusting items

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

**All-in basis

DECLARED DIVIDEND HISTORY (\$ PER SHARE)



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

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