

# PASSIONATE ABOUT CLIENT SERVICE

## LEVERAGING SYNERGIES

“The core of the Retail and SME – Québec segment is its high-quality distribution network,” notes Luc Bernard. The Bank’s extensive network of 157 branches and 24 commercial business centres covers all regions of Québec.



**Luc Bernard**, Executive Vice President,  
Retail and SME – Québec

Expansion of the Bank’s presence in investment products and wealth management is certain to be an important area for future development. “Laurentian Bank excels in its role as a retail lender,” says Luc Bernard. “Our goal is to use this lever to be equally effective in supporting our clients, mainly young families, in achieving their investment objectives.”

The agreement with Mackenzie Financial Corporation, a leading Canadian fund manager, will increase the Bank’s reach in the area of investments. The selection of mutual fund products managed by Mackenzie and marketed under the Laurentian Bank name consists of a wide range of funds designed for different investor profiles. Historically, Mackenzie funds have ranked among the best performing in Canada.

Building on the success of the highly effective client relationship management system it has introduced for personal banking, the segment is planning to extend the system to its SME clients in 2013. “This system provides an overview of the services and assets of the client, and helps our advisers come up with the best recommendations,” explains Luc Bernard.

More generally, grouping all retail and small business operations in Québec together in one segment yields significant synergies. It enables the Bank to optimize the use of its large branch network by serving SME clients across Québec and to share powerful tools such as the client relationship management system.

## 4 Four years of solid growth

- 11% average annual growth in residential mortgages, which now exceed the \$10 billion mark.
- 14% average annual growth in SME loans in Québec, which now total \$1.3 billion.
- 53% average annual growth in small business deposits, which have reached almost \$1 billion.

### OVERVIEW OF BUSINESS SEGMENT - RETAIL & SME-QUÉBEC

A complete offer of financial products and services for retail and SME in Québec

- 157 branches
- 426 ATMs
- 24 business centers

- 3<sup>rd</sup> largest branch network in Québec
- Well known for its superior service to SMEs as well as its specialization in certain sectors

100% of loans in Québec

## HOW WOULD YOU PREFER TO BANK WITH US?



## OUR PLACE, YOUR PLACE, ANY PLACE!

### SATISFACTION:

# 95%

Our true obsession with excellent client service is recognized and appreciated by the people who count the most: our clients! According to our client satisfaction surveys, nearly 95% are satisfied with the quality of the service they receive, of which 80% are very satisfied. Our commitment to our core values of proximity and simplicity, combined with steadily improved training and tools for our employees, are responsible for these strong results.

## Virtual network growing by leaps and bounds

The number of clients who use the virtual network has increased by **60%** in four years!

## SIGNIFICANT INCREASE IN SME LOANS

Five years ago, the SME-Québec team introduced a plan to develop business based on a niche strategy, specifically targeting pharmacies, private daycares and agricultural businesses. "We are of course generalists in SME lending, but we also have these specializations that set us apart in the marketplace and account for nearly half the growth in our loan portfolio over the past five years," explains Daniel Desjardins, Senior Vice President, SME-Québec.

As a result of this plan, the segment has posted 14% annual growth in small business loans over the past five years. It is therefore making an increasing contribution to the Bank's performance and profitability while improving credit quality over the years. The recent hiring of a number of new account managers will enhance the segment's sales force.

## BECAUSE EACH CLIENT HAS HIS OWN STORY

**Carmela Lo Dico,**  
Sales and Advising Manager,  
Saint-Laurent/Ahuntsic branch

After acquiring years of experience with various financial institutions, Carmela Lo Dico joined Laurentian Bank 18 months ago as Sales and Advising Manager at the Saint-Laurent/Ahuntsic branch. She particularly appreciates the way one advisor looks after all the client's needs at Laurentian Bank. "Instead of having to deal with several people, the client is assigned a single advisor with whom he develops a long-term relationship. It is the advisor who ensures that the client obtains the best answers to his questions," explains Carmela Lo Dico.