

# INVESTOR FACT SHEET



Second Quarter ended April 30, 2007 (Q2-07)

## SHARES

### STOCK SYMBOLS

Common Shares: LB

Non-Cumulative Class A

Preferred Shares:

» Series 9 LB.PR.D

» Series 10 LB.PR.E

### 2007 QUARTERLY EARNINGS RELEASE

Quarter	Date	Conference Call
First	February 27	2:00 p.m. EST
Second	June 1	2:00 p.m. EST
Third	September 6	2:00 p.m. EST
Fourth	December 4	2:00 p.m. EST

### DIVIDEND CALENDAR 2007 COMMON SHARES

Record date	Forecasted payment date
January 3, 2007	February 1, 2007
April 2, 2007	May 1, 2007
July 3, 2007	August 1, 2007
October 1, 2007	November 1, 2007

## CONTACT INFORMATION

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### Head Office

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### Transfer Agent

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Tel.: 1-800-564-6253

Laurentian Bank is a Quebec banking institution operating across Canada and is dedicated to meeting its clients' financial needs through excellence in service, as well as through its simplicity and proximity. The Bank serves individual consumers and small and medium-sized businesses, as well as financial advisors through B2B Trust. It also provides full-service brokerage solutions through its Laurentian Bank Securities subsidiary.

Laurentian Bank is well established in the Province of Quebec, operating the third largest retail branch network and is also a performing player in specific market segments elsewhere in the country. Laurentian Bank of Canada has over \$17 billion in balance sheet assets and \$15 billion in assets under administration. Founded in 1846, the Bank employs 3,300 people. Its common shares are listed on the Toronto Stock Exchange (TSX: LB). For more information, please visit [www.laurentianbank.ca](http://www.laurentianbank.ca).

## RETAIL FINANCIAL SERVICES

With 158 branches, 337 automated banking machines and a network of more than 3,800 merchants offering its financing programs, Laurentian Bank provides comprehensive financial products and services that include transaction products, mortgage solutions, loans, investment products such as Guaranteed Investment Certificates, Term Deposits and Mutual Funds, Visa credit card and payment card programs, as well as credit insurance.

## COMMERCIAL FINANCIAL SERVICES

The Commercial Financial Services offers a broad range of specialized financial solutions and services to small and medium-sized businesses, as well as to real estate developers and agricultural businesses. Its selection of competitive products, its capacity to continuously innovate in order to meet the diverse business needs of clients and, above all, its superior quality of service give Laurentian Bank a distinct edge. The Bank offers its products and services through 29 commercial banking centres across Canada.

## B2B TRUST

B2B Trust is committed to provide to financial advisors, planners and brokers with superior financial products and services for distribution to their clients. B2B Trust is a leading third-party supplier of investment and RSP lending products, the leading supplier of wholesale deposit products and a long-time provider of self-directed products, banking solutions and mortgages to the financial advisory community across Canada.

## LAURENTIAN BANK SECURITIES

Laurentian Bank Securities is an integrated full-service investment dealer, focusing on six lines of business. The well-respected *Institutional fixed income* division has a strong presence in Government and Corporate underwritings, as well as in secondary markets. In addition, the *Institutional equity* division focuses on serving clients through research, trading and investment banking in the small capitalization sector. The fast-growing *Retail* division and *Discount Brokerage* division currently serve clients through 14 offices in Quebec and Ontario. Furthermore, LBS' corresponding business provides complete back office support to a wide range of customers. LBS also offers the *Immigrant Investors program*.



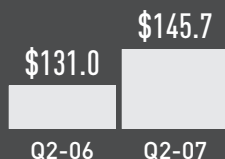
Performance Measure	2007 Objectives	6 Month-Period Ended April 30, 2007 - Actual
Return on common shareholder's equity (ROE)	8% to 9%	9.6%
Diluted net income per share	\$2.55 to \$2.85	\$1.49
Total revenue	\$550 million to \$560 million	\$287.3 million
Efficiency ratio	75% to 73.5%	74.2%
Tier 1 Capital ratio	Minimum of 9.5%	10.1%
Credit quality (PCL Ratio)	0.24% to 0.21%	0.24%

## FINANCIAL HIGHLIGHTS FOR Q2-07

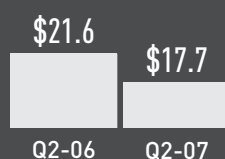
- » Increase of 8% in loan volumes versus Q2-06
- » Total revenue growth of 11% versus Q2-06 coming from both higher net interest income and other income
- » Each of the Bank's business lines benefited from total revenue growth versus Q2-06
- » Return on common shareholder's equity (ROE) reaching 9.7% exceeding our 2007 objective

	Q2-06	Q2-07
Balance sheet assets	\$17.8 billion	\$17.3 billion
Total gross loans	\$12.7 billion	\$11.9 billion
Total deposits	\$13.5 billion	\$13.1 billion
Number of full-time equivalent employees	3,300	3,230
Number of branches	158	157
Number of automated banking machines	337	318

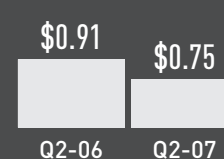
Total revenue (in millions of \$)<sup>1</sup>



Net income available to common shareholders (in millions of \$)<sup>1</sup>



Diluted net income per common share<sup>1,2</sup>



<sup>1</sup> From continuing operations.

<sup>2</sup> Excluding favourable tax adjustments of \$10.7 million in Q2-06 and of \$1.6 million in Q2-07, diluted net income per common share would have been \$0.46 in Q2-06 and \$0.68 in Q2-07.

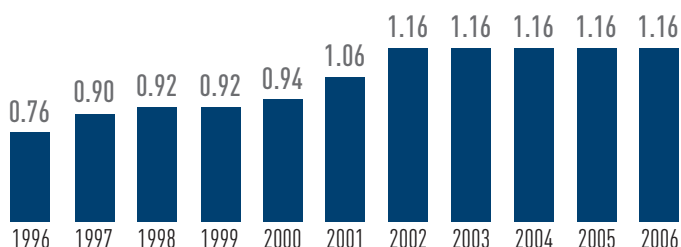
## OTHER INFORMATION ON COMMON SHARES

### STOCK MARKET INFORMATION

#### COMMON SHARES

April 30, 2007	
Share price	\$32.24
Number of shares outstanding	23.6 million
Market capitalization	\$762.2 million
Q2-07	
Dividend paid	\$0.29
Dividend yield	3.6%

### COMMON SHARE DIVIDENDS (\$ PER SHARE)



### CAUTION REGARDING FORWARD-LOOKING STATEMENTS

The Bank may from time to time, in this document, in other documents filed with Canadian regulatory authorities or in other communications, make forward-looking statements within the meaning of applicable securities legislation, whether written or oral, including statements regarding the Bank's business plan and financial objectives. These statements typically use the conditional, as well as words such as "prospects", "believe", "estimate", "forecast", "project", "should", "could" and "would", etc. By their very nature, forward-looking statements are based on assumptions and involve inherent risks and uncertainties, both general and specific in nature. It is therefore possible that the forecasts, projections and other forward-looking statements will not be achieved or will be prove to be inaccurate. The Bank cautions readers against placing undue reliance on forward-looking statements when making decisions, as the actual results could differ appreciably from the opinions, plans, objectives, expectations, forecasts, estimates and intentions expressed in such forward-looking statements due to various material factors. These factors include, among other things, capital market activity, changes in government monetary, fiscal and economic policies, changes in interest rates, inflation levels and general economic conditions, legislative and regulatory developments, competition, credit ratings, scarcity of human resources and technological environment. The Bank cautions that the foregoing list of factors is not exhaustive. The Bank does not undertake to update any forward-looking statements, oral or written, made by itself or on its behalf, except to the extent required by securities regulations.