

# INVESTOR FACT SHEET



Second quarter ended April 30, 2011

## SHARES

### STOCK SYMBOLS

Common Shares: LB (TSX)

Non-Cumulative Class A

Preferred Shares:

» Series 9: LB.PR.D

» Series 10: LB.PR.E

## 2011 Earnings Calendar

Quarter	Date	Conference Call
First	March 9	2:00 p.m. (ET)
Second	June 2	2:00 p.m. (ET)
Third	September 2	2:00 p.m. (ET)
Fourth	December 7	2:00 p.m. (ET)

## Stock Market Information

### As at April 30, 2011

Share Price	\$50.27
Number of shares outstanding	23.9 million
Market capitalization	\$1,203 million

### Q2 - 2011

Dividend declared	\$0.39
Dividend yield	3.1%

## Laurentian Bank Overview

Complete offering of banking, financial and brokerage products and services to consumers, small and medium-entreprises, financial intermediaries as well as institutional clients

\$24.1 billion of assets on balance sheet as of April 30, 2011

Activities across Canada, with 63% of loans originating from Québec and 37% from the other provinces

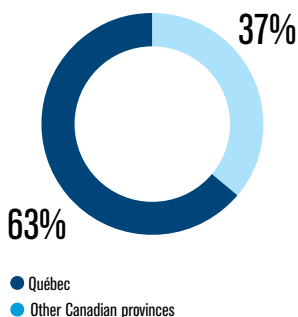
More than 200 points of service across Canada, including 157 retail branches and 422 ABMs

3<sup>rd</sup> largest financial institution in Québec in terms of branches and 7<sup>th</sup> largest Canadian Schedule I chartered bank based on assets

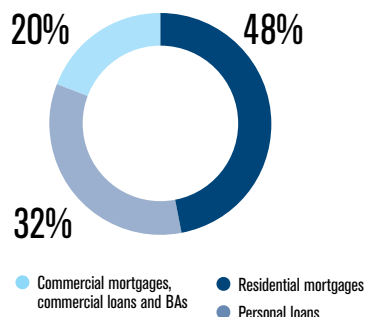
More than 3,700 employees

Founded in 1846

### GEOGRAPHIC DISTRIBUTION OF LOANS (April 30, 2011)



### SECTORAL DISTRIBUTION OF LOANS (April 30, 2011)



### RETAIL AND SME QUEBEC

% of net income: 28%\*

- Personal Banking: Transactional, financing and investment products and services in Québec
- Small and Medium-Sized Enterprises: Banking solutions and services such as operating credit facilities, deposits, electronic banking and processing of international transactions, in Québec

#### Presence

- 157 branches
- 422 automatic teller machines
- 16 commercial business centers
- 7 agricultural business centers

**Total average loans**  
\$12.2 billion

**Total average deposits**  
\$9.0 billion

#### Positioning

3<sup>rd</sup> largest branch network in Québec

### REAL ESTATE AND COMMERCIAL

% of net income: 35%\*

- Real estate financing for condominiums and office buildings, shopping centres and residential developers
- Commercial financing for medium-sized enterprises in Québec and Ontario

#### Presence

- 8 real estate financing offices in Canada
- 4 commercial financing offices in Ontario
- 2 commercial financing offices in Québec

**Total average loans**  
\$3.1 billion

**Total average deposits**  
\$0.5 billion

#### Positioning

Widely recognized leadership and expertise in the area of real estate financing within Canada

### B2B TRUST

% of net income: 29%\*

- Personal banking products such as investment loans, mortgage loans, high yield investment accounts and self-managed accounts distributed by a network of 15,000 independent financial advisors

#### Presence

- 4 sales offices across Canada

**Total average loans**  
\$5.3 billion

**Total average deposits**  
\$9.2 billion

#### Positioning

Canadian leader in serving the financial intermediary market

### LAURENTIAN BANK SECURITIES AND CAPITAL MARKETS

% of net income: 8%\*

- Complete range of brokerage services
- Institutional – Fixed Income
- Institutional – Equity
- Retail Brokerage Services
- Business Services
- Bank-related capital market activities

#### Presence

- 15 offices in Quebec and Ontario

**Assets under administration**  
\$2.2 billion

#### Positioning

Recognized and choice provider of fixed income institutional brokerage services in Canada

\* For the 6 months ended April 30, 2011 and excluding the Other segment

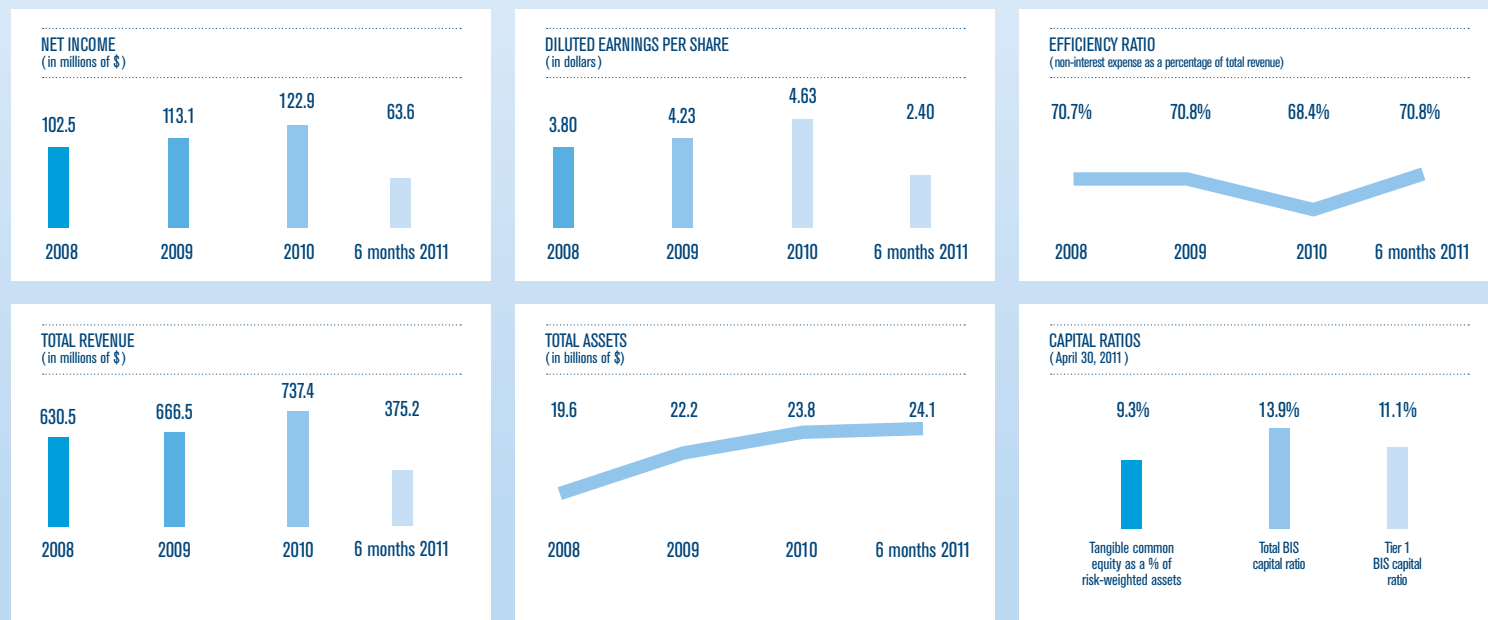
# FINANCIAL OBJECTIVES FOR 2011 AND RESULTS FOR THE FIRST 6 MONTHS ENDED APRIL 30, 2011

Performance indicators	2011 Objectives	6 months ended April 30, 2011
Return on common shareholders' equity	11.0% to 13.0%	11.3%
Diluted net earnings per share	\$4.80 to \$5.40	\$2.40
Revenue growth	> 5%	5%
Efficiency ratio	70% to 67%	70.8%

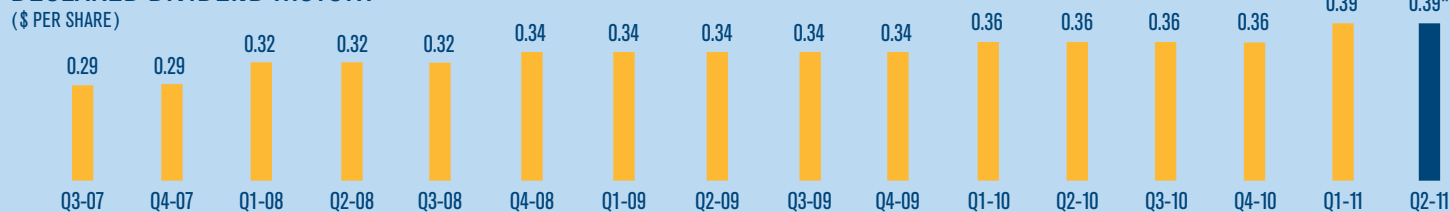
## Financial Highlights for Q2-2011

- » Quarterly common share dividend raised by \$0.03 or 8% to \$0.42 per share
- » Net income of \$30.1 million, up 6%
- » Diluted earnings per share up 7% to \$1.13
- » Significant improvement in credit quality
- » Expenses up mainly as a result of business development investments, pension expense and costs related to fiscal measures and regulatory requirements
- » Total loans and bankers' acceptances increased by 7%, including securitized assets

## FINANCIAL HIGHLIGHTS FOR THE PAST 3 YEARS



## DECLARED DIVIDEND HISTORY



\* Quarterly dividend increased to \$0.42 per share effective Q3-2011



## CONTACT INFORMATION

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