

# INVESTOR FACT SHEET



Third quarter ended July 31, 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	1:30 p.m. (ET)
Fourth	December 7	2:00 p.m. (ET)

## Stock Market Information

### As at July 31, 2011

Share Price	\$42.86
Number of shares outstanding	23.9 million
Market capitalization	\$1,025 million

### Q3 - 2011

Dividend declared	\$0.42
Dividend yield	3.9%

## 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 July 31, 2011

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

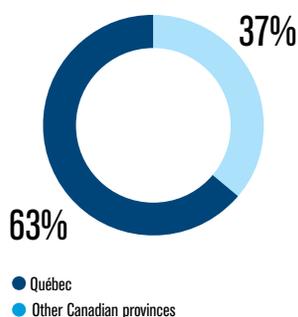
More than 200 points of service across Canada, including 157 retail branches and 424 ABMs

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

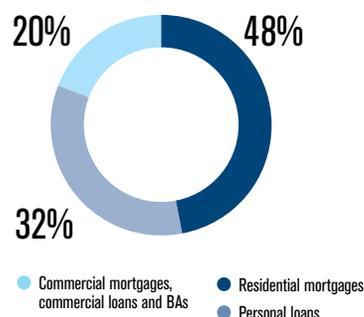
More than 3,800 employees

Founded in 1846

### GEOGRAPHIC DISTRIBUTION OF LOANS (July 31, 2011)



### SECTORAL DISTRIBUTION OF LOANS (July 31, 2011)



### RETAIL & SME QUÉBEC

% of net income: 31%\*

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

#### Presence

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

**Total average loans & BAs**  
\$12.5 billion

**Total average deposits**  
\$9.3 billion

#### Positioning

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

### REAL ESTATE & 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 & BAs**  
\$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 & BAs**  
\$5.4 billion

**Total average deposits**  
\$9.3 billion

#### Positioning

Canadian leader in serving the financial intermediary market

### LAURENTIAN BANK SECURITIES & CAPITAL MARKETS

% of net income: 5%\*

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

#### Presence

- 15 offices in Québec and Ontario

**Assets under administration**  
\$2.2 billion

#### Positioning

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

\* For the 9 months ended July 31, 2011 and excluding the Other segment

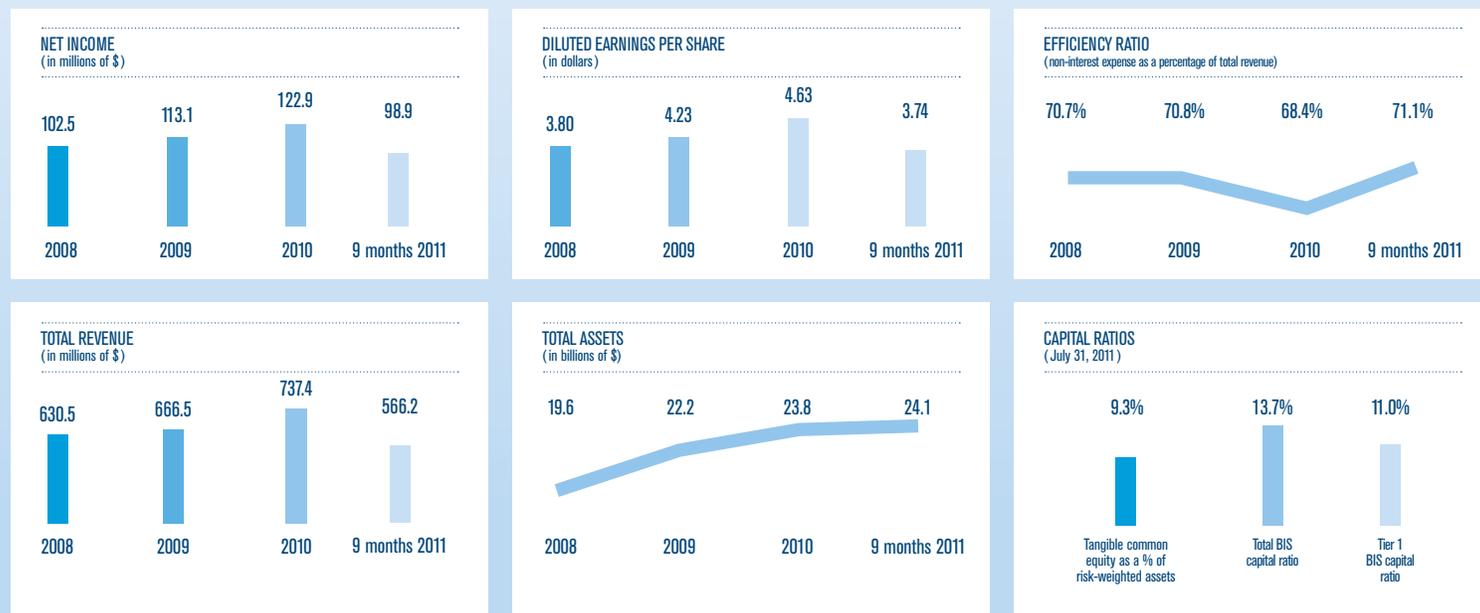
# FINANCIAL OBJECTIVES FOR 2011 AND RESULTS FOR THE FIRST 9 MONTHS ENDED JULY 31, 2011

Performance indicators	2011 Objectives	9 months ended July 31, 2011
Return on common shareholders' equity	11.0% to 13.0%	11.6%
Diluted net earnings per share	\$4.80 to \$5.40	\$3.74
Revenue growth	> 5%	3%
Efficiency ratio	70% to 67%	71.1%

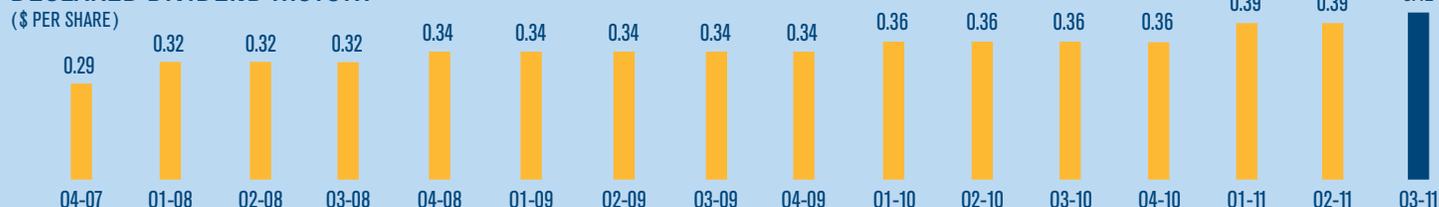
## Financial Highlights for Q3-2011

- » Net income of \$35.3 million, up 17%
- » Diluted earnings per share up 19% to \$1.34
- » Continued improvement in credit quality
- » Total loans and bankers' acceptances increased by 7%, including securitized assets
- » Announced 2 transactions that will contribute to the development of the Bank: The acquisition of the MRS Companies and an agreement with Mackenzie Financial to distribute mutual funds to retail branch network customers.

## FINANCIAL HIGHLIGHTS FOR THE PAST 3 YEARS



## DECLARED DIVIDEND HISTORY



## CONTACT INFORMATION

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