

INVESTOR FACT SHEET



Year ended October 31, 2012

SHARES

STOCK SYMBOLS

Common Shares: LB (TSX)

Non-Cumulative Class A

Preferred Shares:

» Series 9 : LB.PR.D

» Series 10 : LB.PR.E

» Series 11 : LB.RR.F

2013 Earnings Calendar

Quarter	Date	Conference Call
First	March 6	2:00 p.m. (ET)
Second	June 5	2:00 p.m. (ET)
Third	August 30	2:00 p.m. (ET)
Fourth	December 11	2:00 p.m. (ET)

Stock Market Information

As at October 31, 2012

Share Price \$44.45

Number of shares outstanding 28.1 million

Market capitalization \$1,253 million

Q4 - 2012

Dividend declared \$0.47

Dividend yield 4.2%

Laurentian Bank Overview

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

\$34.9 billion of assets on balance sheet as of October 31, 2012

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

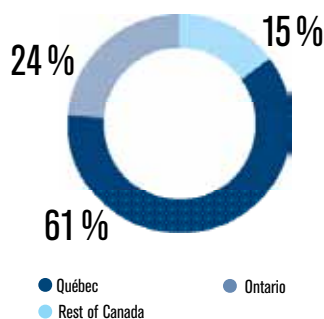
More than 235 points of service across Canada, including 157 retail branches and 426 ABMs

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

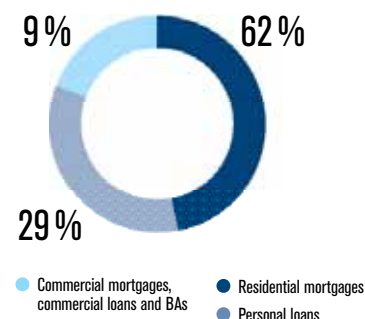
More than 4,200 employees

Founded in 1846

GEOGRAPHIC DISTRIBUTION OF LOANS (October 31, 2012)



SECTORAL DISTRIBUTION OF LOANS (October 31, 2012)



RETAIL & SME-QUÉBEC

% of net income: 26%*

- Complete offer of financial products and services for retail and SME in Québec

Presence

- 157 branches
- 426 automatic teller machines
- 26 business centers in Québec

Total average loans & BAs \$13.6 billion
Total average deposits \$9.7 billion
Assets under administration \$2.1 billion

Positioning

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

REAL ESTATE & COMMERCIAL

% of net income: 39%*

- Real estate financing for commercial property and commercial banking for medium-sized enterprises across Canada

Presence

- 14 offices in Ontario, Western Canada and Québec

Total average loans & BAs \$3.4 billion
Total average deposits \$0.5 billion

Positioning

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

B2B BANK

% of net income: 30%*

- Personal banking products and investment accounts and services distributed through a network of financial advisors and brokers to their clients

Presence

- Business development sales teams servicing financial advisors and brokers across Canada

Total average loans & BAs \$9.2 billion
Total average deposits \$13.3 billion
Assets under administration \$23.8 billion

Positioning

- Canadian leader in serving the financial advisor and broker market

LAURENTIAN BANK SECURITIES & CAPITAL MARKETS

% of net income: 5%*

- Integrated broker serving institutional and retail investors; Bank-related capital market activities

Presence

- 16 offices in Québec, Ontario and Manitoba

Assets under administration \$2.3 billion

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 12 months ended October 31, 2012 and excluding the Other segment and adjusting items.

FINANCIAL OBJECTIVES AND RESULTS FOR 2012

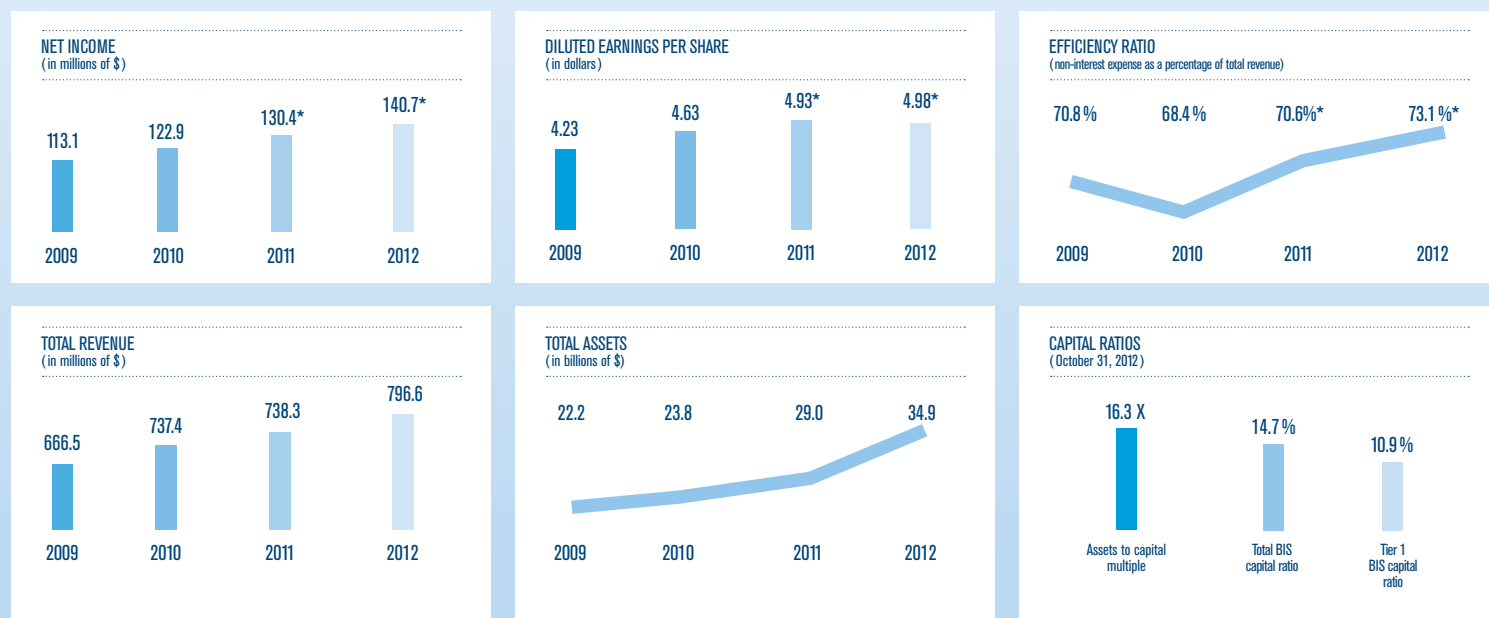
Performance indicators	2012 Objectives*	2012 Results*
Adjusted return on common shareholders' equity*	11.0% to 13.5%	12.0%
Adjusted diluted net earnings per share*	\$4.80 to \$5.40	\$4.98
Revenue growth	> 5%	8%
Adjusted efficiency ratio*	73% to 70%	73.1%

* Excluding adjusting items

2012 Financial Highlights

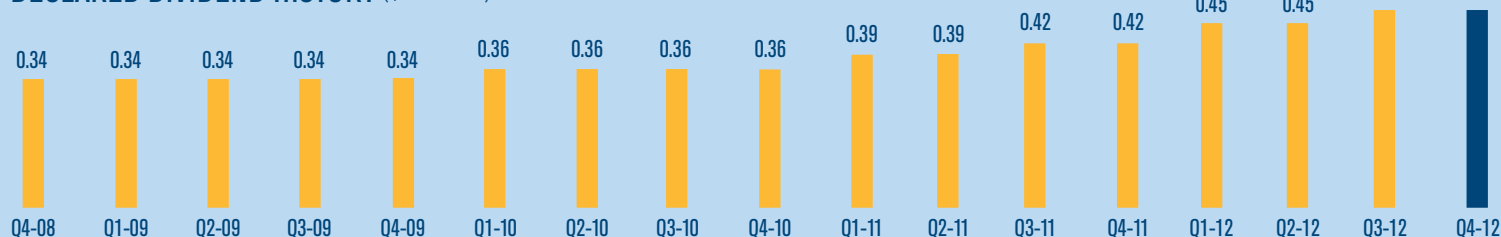
- » Common share dividend increase of \$0.02 to \$0.49 per share, per quarter
- » Record adjusted net income of \$140.7* million, up 8%*
- » Adjusted return on common shareholders' equity of 12.0%*
- » Strong loan growth of 21%
- » Excellent credit quality with loan losses down 35%
- » Acquired the MRS Companies and AGF Trust and \$182 million common share issuances

FINANCIAL HIGHLIGHTS FOR THE PAST 4 YEARS



*Excluding adjusting items

DECLARED DIVIDEND HISTORY (\$ PER SHARE)



*Quarterly dividend increased to \$0.49 per share effective Q1-2013



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

CAUTION REGARDING FORWARD-LOOKING STATEMENTS

In this document and in other documents filed with Canadian regulatory authorities or in other communications, Laurentian Bank of Canada (the "Bank") may from time to time make written or oral forward-looking statements within the meaning of applicable securities legislation. Forward-looking statements include, but are not limited to, statements regarding the Bank's business plan and financial objectives. The forward-looking statements contained in this document are used to assist the Bank's security holders and analysts in obtaining a better understanding of the Bank's financial position and the results of operations as at and for the periods ended on the dates presented and may not be appropriate for other purposes. Forward-looking statements typically use the conditional, as well as words such as prospects, believe, estimate, forecast, project, expect, anticipate, plan, may, should, could and would, or the negative of these terms, variations thereof or similar terminology. 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 prove to be inaccurate. Although the Bank believes that the expectations reflected in these forward-looking statements are reasonable, it can give no assurance that these expectations will prove to have been correct. The Bank cautions readers against placing undue reliance on forward-looking statements when making decisions, as the actual results could differ considerably from the opinions, plans, objectives, expectations, forecasts, estimates and intentions expressed in such forward-looking statements due to various material factors. Among other things, these factors include 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 further cautions that the foregoing list of factors is not exhaustive. For more information on the risks, uncertainties and assumptions that would cause the Bank's actual results to differ from current expectations, please also refer to the Bank's public filings available at www.sedar.com. The Bank does not undertake to update any forward-looking statements, whether oral or written, made by itself or on its behalf, except to the extent required by securities regulations.