

INVESTOR FACT SHEET



**LAURENTIAN
BANK**

First Quarter ended January 31, 2006 (Q1-2006)

SHARES

STOCK SYMBOLS

Common Shares: LB
Non-Cumulative Class A
Preferred Shares:

Series 9	LB.PR.D
Series 10	LB.PR.E

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

QUARTERLY EARNINGS RELEASE CALENDAR 2006

Quarter	Date	Conference Call
First	February 28	2:00 p.m. EST
Second	June 2	2:00 p.m. EST
Third	September 6	2:00 p.m. EST
Fourth	December 12	2:00 p.m. EST

Laurentian Bank is well established in the Province of Quebec, operating the third largest retail branch network, and is a performing player in specific market segments elsewhere in the country. Laurentian Bank of Canada has over \$16 billion in balance sheet assets and close to \$15 billion in assets under administration. Founded in 1846, the Bank employs more than 3,000 people. Its common shares are listed on the Toronto Stock Exchange (TSX: LB). For more information, please visit www.laurentianbank.ca.

DIVIDEND CALENDAR 2006 COMMON SHARES

Record Date	Forecasted Payment Date
April 3, 2006	May 1 st , 2006
July 4, 2006	August 1 st , 2006
October 2, 2006	November 1 st , 2006
January 3, 2007	February 1 st , 2007

RETAIL FINANCIAL SERVICES

With 157 branches, 316 automated banking machines and a network of more than 3,500 merchants offering its financing programs, Laurentian Bank provides comprehensive financial products and services that include transaction products, mortgage solutions, 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 enterprises, 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 28 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

The Laurentian Bank Securities subsidiary, a full-service broker, is a leader in the Canadian fixed-income market, with a strong presence on the primary and secondary markets. Its fast-growing Retail and Discount Brokerage divisions serve clients through 14 offices in Quebec and Ontario. Laurentian Bank Securities also provides corporate financing services across Quebec and Ontario.

CONTACT INFORMATION

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Performance Measure	Quarter Ended January 31, 2006	2006 Objectives
Return on common shareholders' equity (ROE)	7.9% (7.7% from continuing operations)	7% to 8%
Diluted net income per share	\$0.59 (\$0.58 from continuing operations)	\$2.05 to \$2.35 (annual)
Total income	\$131.5 million	\$522 million to \$532 million (annual)
Efficiency ratio	76.4%	75% to 73.5%
Capital ratios		
• Tier 1	10.3%	Minimum of 9.5%
• Total	14.1%	Minimum of 12.0%
Credit quality (PCL ratio)	0.24%	0.25% to 0.22%

FINANCIAL HIGHLIGHTS FOR Q1-2006

<ul style="list-style-type: none"> • Increase in loan and deposit volumes versus January 31, 2005 • Improvement in total revenue and income from continuing operations versus Q1-2005 • ROE from continuing operations at 7.7% in Q1-2006 up from 5.3% in Q1-2005 • Issuance of a new Series 4.9% Debenture due January 2016, in the principal amount of \$150 million • Sale of 51% stake in Brome Financial Corporation Inc. 			
		Q1-05	Q1-06
	Total assets	\$15.8 billion	\$16.7 billion
	Total gross loans	\$11.3 billion	\$11.8 billion
	Total deposits	\$12.9 billion	\$13.3 billion
	Number of full-time equivalent employees	3,207	3,256
	Number of branches	156	157
Number of automated banking machines	308	316	



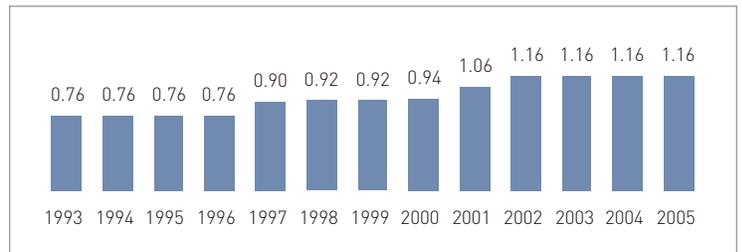
* From continuing operations

OTHER INFORMATION ON COMMON SHARES

Stock market information

COMMON SHARES	
Share price (January 31, 2006)	\$35.15
Number of shares outstanding	23.6 million
Market capitalization	\$829.5 million
Dividend paid	\$0.29
Dividend yield	3.3%

Common share dividends (\$ per share)



Caution regarding forward-looking statements

This document and related communications may contain forward-looking statements, including statements regarding the business and anticipated financial performance of Laurentian Bank. These statements typically use the conditional and words such as prospects, believe, estimate, forecast, project, should, could and would. By their very nature, forward-looking statements involve inherent risks and uncertainties, and it is possible that the forecasts, projections and other forward-looking statements will not be achieved. The Bank cautions readers against placing undue reliance on these 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, economic and fiscal policies, changes in interest rates, inflation levels and general economic conditions, legislative and regulatory developments, competition, credit ratings, scarcity of human resource and technological change. 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 unless required under applicable securities laws.