

# INVESTOR FACT SHEET



Year ended October 31, 2008

## SHARES

### STOCK SYMBOLS

Common Shares: LB (TSX)

Non-Cumulative Class A

Preferred Shares:

» Series 9: LB.PR.D

» Series 10: LB.PR.E

### 2009 EARNINGS CALENDAR

Quarter	Date	Conference Call
First	March 4	2:00 p.m. (ET)
Second	May 27	2:00 p.m. (ET)
Third	September 3	2:00 p.m. (ET)
Fourth	December 9	2:00 p.m. (ET)

### 2009 COMMON SHARES DIVIDEND CALENDAR

Record date	Forecasted payment date
January 2, 2009	February 1, 2009
April 1, 2009	May 1, 2009
July 2, 2009	August 1, 2009
October 1, 2009	November 1, 2009

## CONTACT INFORMATION

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### Head Office

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Laurentian Bank of Canada is firmly rooted in Quebec, where it operates the third largest branch network. Elsewhere in Canada, the Bank has secured a choice position in certain specific market segments. Moreover, with 41% of its loans originating from other provinces, the Bank enjoys the benefits of nationwide geographical diversification.

Laurentian Bank of Canada is widely recognized today for its exceptional service, simplicity and proximity. The Bank offers varied financial services to individuals and to small and medium-sized enterprises. It also provides products to an extensive external network of independent financial advisors through B2B Trust, as well as full-service brokerage services via Laurentian Bank Securities. Established in 1846, the Bank manages more than \$19 billion in assets and employs close to 3,400 people.

## RETAIL FINANCIAL SERVICES

With 156 branches, 342 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, 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.

## FINANCIAL SERVICES TO SMALL AND MEDIUM-SIZED ENTERPRISES

Laurentian Bank offers a broad range of financial products 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 27 commercial banking centres across Canada.

## B2B TRUST

B2B Trust offers its financial products and services to a network of more than 14,000 independent financial advisors for distribution to their clients throughout Canada. B2B's products and services include: investment and RRSP loans, GIC deposits, residential broker mortgages, self-directed accounts and banking services.

## LAURENTIAN BANK SECURITIES

Laurentian Bank Securities is a full-service investment dealer offering comprehensive investment products grouped under five lines of business. The well-respected *Institutional fixed income* division has a strong presence in Government and Corporate financing, as well as in research and trading. In addition, the *Institutional equity* division focuses on serving clients through research, trading and financing in the small capitalization sector. The fast-growing *Retail* and *Discount Brokerage* divisions currently serve clients through 15 offices in Quebec and Ontario. LBS also offers the Immigrant Investors program. Furthermore, LBS' *Business Services* division provides complete back office support to a wide range of customers.



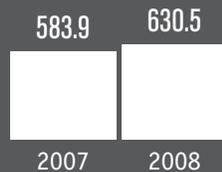
Performance indicators	2008 Objectives	2008 Results	2009 Objectives
Return on common shareholder's equity (ROE)	9.5% to 10.5%	11.0%	10.0% to 12.0%
Diluted net income per share	\$3.30 to \$3.60	\$3.80	\$3.70 to \$4.40
Total revenue	+ 5% (\$615 M)	+ 8% (\$630 M)	+ 2% to 5% (\$645 M to \$665 M)
Efficiency ratio	74% to 72%	70.7%	73% to 70%
Tier 1 capital ratio	Minimum of 9.5%	10.0%	Minimum of 9.5%

## 2008 FINANCIAL HIGHLIGHTS

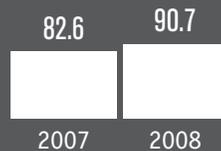
- » Increase of 6% in total loans and BAs and 10% in total deposits versus 2007
- » Total revenue growth of 8% versus 2007 coming from higher net interest income and other income
- » Good expense control
- » High level of securitization activities
- » Net income growth of 8% versus 2007
- » Return on common shareholder's equity (ROE) reaching 11.0%

	2007	2008
Balance sheet assets	\$17.8 billion	\$19.6 billion
Total gross loans and banker's acceptances	\$13.5 billion	\$14.4 billion
Total deposits	\$13.9 billion	\$15.3 billion
Number of full-time equivalent employees	3,289	3,393
Number of automated banking machines	338	342

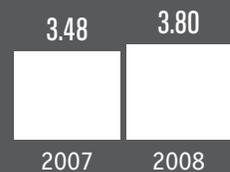
Total revenue (in millions of \$)



Net income available to common shareholders (in millions of \$)



Diluted net income per common share (in \$)<sup>1</sup>



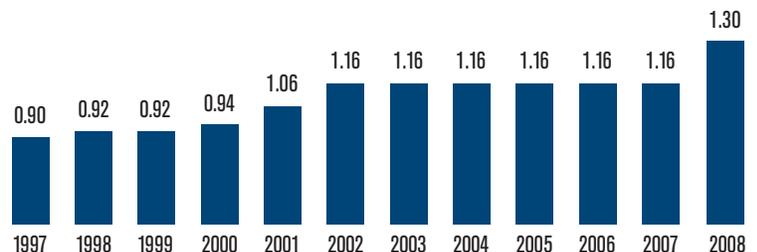
1) Excluding all significant items, as described in our December 5, 2008 press release, diluted net income per common share from continuing operations reached \$4.06 in 2008 compared with \$3.04 in 2007.

## OTHER INFORMATION ON COMMON SHARES

### STOCK MARKET INFORMATION

October 31, 2008	
Share price	\$40.88
Number of shares outstanding	23.8 million
Market capitalization	\$975 million
2008	
Dividend paid	\$1.30
Dividend yield	3.2%

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



### 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, 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, expect, anticipate, plan, may, should, could, would or the negative of these terms or variations of them 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 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 appreciably 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 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](http://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.