

# INVESTOR FACT SHEET



Fourth Quarter ended October 31, 2006 (Q4-06)

## SHARES

### STOCK SYMBOLS

Common Shares: LB

Non-Cumulative Class A

Preferred Shares:

» Serie 9 LB.PR.D

» Serie 10 LB.PR.E

### 2007 QUARTERLY EARNINGS RELEASE

Quarter	Date	Conference Call
First	February 27	2:00 p.m. EST
Second	June 1	2:00 p.m. EST
Third	September 6	2:00 p.m. EST
Fourth	December 4	2:00 p.m. EST

### DIVIDEND CALENDAR 2007 COMMON SHARES

Record date	Forecasted payment date
January 3, 2007	February 1, 2007
April 2, 2007	May 1, 2007
July 3, 2007	August 1, 2007
October 1, 2007	November 1, 2007

## CONTACT INFORMATION

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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 its subsidiary Laurentian Bank Securities.

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 \$17 billion in balance sheet assets and close to \$15 billion in assets under administration. Founded in 1846, the Bank employs more than 3,200 employees. Its common shares are listed on the Toronto Stock Exchange (TSX: LB).

## RETAIL FINANCIAL SERVICES

With 158 branches, 325 automated banking machines and a network of more than 3,800 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.

## COMMERCIAL FINANCIAL SERVICES

The Commercial Financial Services offers a broad range of specialized financial solutions 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 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

Laurentian Bank Securities, is an integrated full-service investment dealer, focusing on five lines of business. The well respected *Institutional fixed income* division has a strong presence in Government and Corporate underwritings, as well as in secondary markets. In addition, the *Institutional equity* division focuses on serving clients through research, trading and investment banking in the small capitalization sector. The fast-growing *Retail* division and *Discount Brokerage* division currently serve clients through 14 offices in Quebec and Ontario. Furthermore, LBS' corresponding business provides complete back office support to a wide range of customers. In the institutional market as in the retail market, Laurentian Bank Securities places above all, its expertise, experience, and sense of innovation to ensure its position and bring added-value to all of its activities.



Performance Measure	2006 Objectives	2006 Results	2007 Objectives
Return on common shareholder's equity (ROE)	7% to 8%	8.2% (7.5% from continuing operations)	8% to 9%
Diluted net income per share	\$2.05 to \$2.35	\$2.48 (\$2.28 from continuing operations)	\$2.55 to \$2.85
Total revenue	\$522 million to \$532 million	\$531 million	\$550 million to \$560 million
Efficiency ratio	75% to 73.5%	75.7%	75% to 73.5%
Capital ratios			
» Tier 1	Min of 9.5%	10.3%	Min of 9.5%
» Total	Min of 12.0%	12.4%	n/a
Credit quality (PCL Ratio)	0.25% to 0.22%	0.24%	0.24% to 0.21%

## FINANCIAL HIGHLIGHTS FOR Q4-06

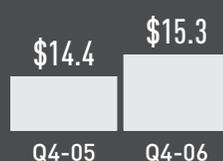
- » Increase of 4% in loan volumes versus Q4-05
- » Total revenue growth versus Q4-05 coming from higher net interest income
- » Tax expenses decreased by 27% compared to Q4-05 due to the favourable impact of certain transactions and events
- » Pre-tax gain of \$5.2 million related to the distribution agreement with Industrial Alliance
- » Increase of return on common shareholder's equity (ROE) which reached 8.4% (continuing operations)

	Q4-05	Q4-06
Balance sheet assets	\$16.5 billion	\$17.3 billion
Total gross loans	\$11.9 billion	\$12.3 billion
Total deposits	\$13.7 billion	\$13.1 billion
Number of full-time equivalent employees	3,180	3,238
Number of branches	157	158
Number of automated banking machines	313	325

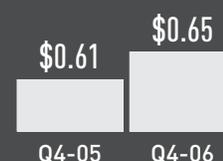
Total revenue (in millions of \$)\*



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



Diluted net income per common share\*



\*From continuing operations

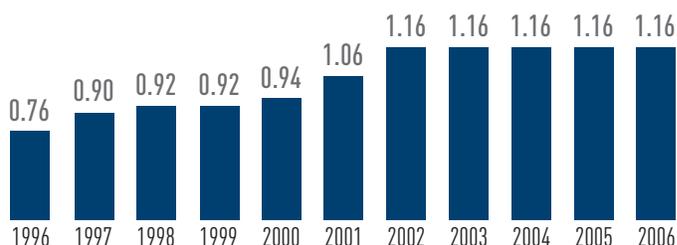
## OTHER INFORMATION ON COMMON SHARES

### STOCK MARKET INFORMATION

### COMMON SHARES

October 31, 2006	
Share price	\$29.05
Number of shares outstanding	23.6 million
Market capitalization	\$686.2 million
Q4-06	
Dividend paid	\$0.29
Dividend yield	4.0%

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



### CAUTION REGARDING FORWARD-LOOKING STATEMENTS

The Bank may from time to time, in this press release, in other documents filed with Canadian regulatory authorities or in other communications, make forward-looking statements within the meaning of applicable securities legislation, whether written or oral, including statements regarding the business plan and financial objectives of the Bank. These statements typically use the conditional and words such as "prospects", "believe", "estimate", "forecast", "project", "should", "could" and "would", etc. 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 be prove to be inaccurate. 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. These factors include, among other things, 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 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, except to the extent required by securities regulations.