



**More involved  
than ever  
and always  
as responsible**

**2009** Social Responsibility Report



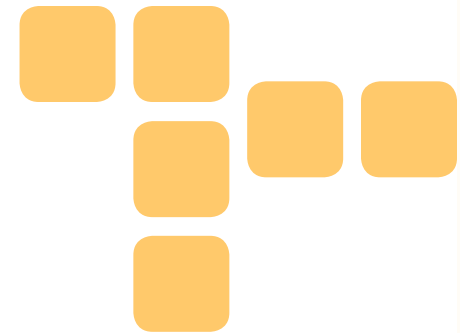
**LAURENTIAN  
BANK**



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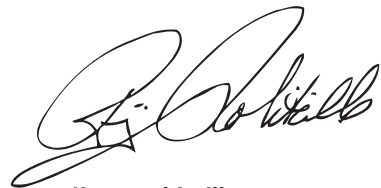
# MESSAGE FROM THE PRESIDENT AND CHIEF EXECUTIVE OFFICER

The excellent results posted by Laurentian Bank in 2009 are attributable in large part to the loyalty of its clients, the confidence of its shareholders, and to the dedicated efforts of its employees. Via this publication, we are pleased to be providing all of these contributors to the Bank's success with a concise profile of the organization's activities and accomplishments outside of the strictly financial realm.

Fiscal 2009 was certainly a year of recognition and distinction for our institution. For example, *Commerce Magazine* ranked Laurentian Bank as the second most admired financial institution by Québécois. The Bank also figured among the 20 most responsible corporate citizens in Québec according to Responsible Investment Group, particularly because of its transparency. For its part, the Québec Federation of Chambers of Commerce selected Laurentian Bank to be among the 25 enterprises inducted into the Québec Business Hall of Fame in acknowledgement of our contributions to the development of the province.

I firmly believe that these honours testify to our determination to remaining vigilant and to managing our activities with integrity, prudence and rigour. We are constantly striving to be more efficient, to bring our culture of service quality more to the fore, to improve our approach and relations with our clientele, and to increase the value we offer to our investors. Moreover, we are committed to accentuating our community involvement and our contributions to the well-being of the population. Similarly, the past year was also marked by numerous initiatives within our workplace that demonstrate the active participation of the Bank and its employees in meeting the collective challenge of sustainable development.

This Social Responsibility Report outlines our actions over the course of an entire year and describes in detail how we operate with prudence and integrity while fulfilling our commitments. In that regard, the mobilization and competence of our resources, our constant quest for quality and excellence, and our long-term vision all play a vital role in our efforts to serve the needs of our clients, our employees, our shareholders and partners, as well as of the communities in which we pursue our development.



**Réjean Robitaille**  
President and Chief Executive Officer



# LAURENTAIN BANK: A WINNING COMBINATION OF SOLIDITY AND AGILITY

Laurentian Bank has established a Canadian presence from coast to coast, offering its clients a fully diversified range of financial products and services. Distinguished by its excellent service, its simplicity, and its proximity to its clientele, the Bank serves the needs of both individuals and small and medium-sized enterprises. It also offers its products to an extensive external network of financial intermediaries through its B2B Trust subsidiary, as well as security brokerage services via Laurentian Bank Securities.

Since its earliest beginnings, Laurentian Bank has been firmly rooted in Québec, where it operates the third largest branch network. Elsewhere in Canada, the Bank is actively involved in targeted sectors where it has earned a dominant position. The institution manages balance sheet assets of more than \$22 billion, as well as administered assets of over \$14 billion. Founded in 1846, its workforce today is made up of some 3,500 employees<sup>1</sup>.

## A Major Player in the Country's Economy

- Third largest branch network in Québec
- Second most admired financial institution in Québec<sup>2</sup>
- Largest third party investment loan provider in Canada
- Recognized leadership and expertise in Canadian real estate financing
- Recognized and sought-after provider of Institutional Fixed Income brokerage services

From an organizational standpoint, Laurentian Bank is subdivided into four activity sectors<sup>1</sup>:

- Retail and SME Québec
- B2B Trust
- Real Estate and Commercial Financing
- Laurentian Bank Securities

The Bank operates more than 200 service points, including 156 retail bank branches in Québec and 32 commercial business centres across the country. It also offers a network of 408 automatic banking machines. The Laurentian Bank Securities subsidiary conducts its activities through 15 brokerage offices in Québec and Ontario, while the B2B Trust subsidiary has offices in four major Canadian centres.

Laurentian Bank offers a complete and fully integrated array of financial services in Québec, where approximately 61% of its loans are granted. Elsewhere in Canada, the institution provides its products and services through financial intermediaries. It also offers real estate and commercial financing.

<sup>1</sup> As at October 31, 2009

<sup>2</sup> Léger Marketing survey, Commerce Magazine, February 2009 and Les Affaires, February 2010



## OUR VALUES: AT THE HEART OF OUR IDENTITY

In recognition of the challenges posed by its vocation as a financial institution serving the needs of individuals and businesses, Laurentian Bank has established a set of values that all its employees are expected to adhere to. These five principles serve as the engines that drive our collective motivation and bind us in the realization of our mission, and they are embodied in our commitments to the various publics we interact with.

### **Passion for Client Interests:**

In providing our clients with the services they need, we actively promote a quality approach with a human dimension that is fuelled by a dedication to excellence. These services are designed to satisfy and surpass client expectations, and our passion for the interests of our clients is what maintains their loyalty and truly sets us apart.

### **Simplicity:**

We are constantly striving for simplicity in the development of solutions tailored to specific situations. This simplicity makes us more accessible and open, and it serves as a key to enabling us to continuously optimize our services.

### **Teamwork:**

Because our success depends on our collective efforts, our employees are devoted to sharing their know-how, expertise and creativity with one another. Our ability to join forces and work hand-in-hand to accomplish common goals is the very foundation of our success and what makes us a winning team.

### **Entrepreneurship:**

In order to foster the Bank's ongoing development, our employees are encouraged to behave as if they were the owners of the organization, while, of course, respecting its policies and principles. Our business clients are entrepreneurs, as are many of our individual clients, and we are intimately familiar with the challenges they face and are always prepared to provide them with the highest quality financial solutions.

### **Integrity:**

We value honesty as an essential component of our relations with our clients, shareholders, employees and partners. Consequently, we are dedicated to acting with integrity and discipline at all times, and in so doing, we succeed in earning and retaining the confidence of those we do business with.

## EXCELLENCE: A COLLECTIVE PASSION

According to a survey conducted by Léger Marketing and published in Commerce Magazine in 2009 and in the February 2010 edition of *Les Affaires*, Laurentian Bank ranks as the second most admired financial institution by Québécois. This distinction serves as a tremendous source of pride and demonstrates the high calibre of our workforce. Given the diversity of our team's competencies, a number of our colleagues earned particular recognition recently within their specific areas of expertise.



For instance, the Bank's President and Chief Executive Officer, **Réjean Robitaille**, was named the second most influential person within Québec's financial sector in 2009 in a ranking sanctioned and published by *Finance et Investissement Magazine*.

For his part, Laurentian Bank Securities' Chief Economist, **Carlos Leitao**, was designated second best economist as part of a competition sanctioned by the Bloomberg News Group, an international information services organization.



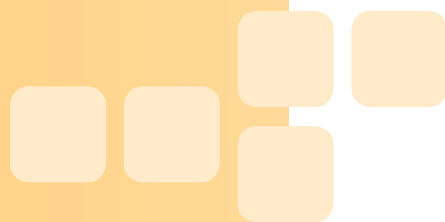
In April 2009, the Bank's Senior Vice-President of National Accounts, **Dana Ades-Landy**, was presented with the Engagement within the Association Prize by the Association of Québec Women in Finance. Ms. Ades-Landy was also ranked among the 100 most influential women in Canada in 2007 and 2009 by the Women's Executive Network for her dedication and key responsibilities.

Moreover, in February 2009, Laurentian Bank was honoured with an award at the Project Management Institute's **ELIXIR Gala** to underline its excellence in the area of project management.



The following May, the Bank was designated as one of the **20 best corporate citizens in Québec**, principally in recognition of its transparency. This ranking was put together by Responsible Investment Group on behalf of *Vision Durable Magazine*.

Finally, in October, the Québec Federation of Chambers of Commerce selected Laurentian Bank to be among the 25 organizations to be inducted into the **Québec Business Hall of Fame**. This new designation was instituted to pay tribute to enterprises that have particularly marked the past century via their ability to remain among the best and their contribution to the development of Québec.



# OUR RESPONSIBILITY TO OUR CLIENTS

## WE ARE COMMITTED TO...

Making it a priority to satisfy our clients' financial services needs, as well as to **continuously improve the client experience.**

The bond of confidence we have established with our clients rests upon a mutual sense of loyalty. In line with its business plan, the Bank has continued to maintain a prudent approach in its actions and decisions during the past fiscal year. In fact, the financial crisis served to reinforce our determination to be constantly vigilant and to manage our activities with precaution and rigour. These exceptional circumstances also impelled us to be even more efficient and to bring our culture of service quality more to the fore.

## PROMOTING A PRUDENT APPROACH

Within this particular context, 2009 was a year in which we once again exercised great prudence with respect to our client service. Despite the generally unfavourable conditions affecting markets, we succeeded in providing our clientele with the utmost in services and financial counsel.

Within the banking sector, prudence and security always go hand-in-hand. That is why we have implemented various initiatives with respect to transactional security and client confidentiality. In that regard, we actively pursued the installation of our smart card infrastructure, as well as the progressive replacement of our clients' existing cards.

In order to maximize the security of its operations, the Bank continued to improve its processes to effectively deal with various eventualities that could affect its operations. In so doing, our clients can continue to benefit from the best services possible.

Among the major events that marked 2009, the A H1N1 flu pandemic mobilized unprecedented action at all levels. The Bank monitored the situation extremely closely and assigned a task force to this file to deal with the situation as of the very first signs of any eventuality in accordance with the Pandemic Business Continuity Plan developed a number of years ago.

## A CONSTANTLY EVOLVING NETWORK

The third largest in Québec, our retail branch network is distinguished for its accessibility, innovative character, simplicity, and for its quality of service. It is firmly supported by our network of automatic banking machines, which was expanded substantially in 2009 when the Bank was awarded an exclusive contract by the Société de transport de Montréal to operate ABMs throughout the city's subway system.

With the 72 machines that the Bank has installed in the Métro, bringing the total number of ABMs available to clients to 408<sup>3</sup>, we are truly concretizing our proximity approach by providing consumers with even easier access to banking services. Moreover, the machines feature functionalities that facilitate access for clients with special needs. For example, all keypads have Braille characters for the benefit of the visually impaired.

## GREATER ACCESSIBILITY TO OUR INSTALLATIONS

In order to better serve our clients, we have also continued to promote the development of our distribution channels. During the past five years, nine new retail bank branches have been opened, 15 were relocated, and close to 25 have been renovated. That translates into a total of 30% of Bank branches that have undergone major modifications to improve the banking experience for clients. In addition, our new branches are very often designed with drive-through tellers. In fact, Laurentian Bank has served as a Québec trail-blazer in that regard, and today, our branch network includes a total of 19 drive-through tellers that greatly facilitate client access.

In 2009, one branch was relocated. Furthermore, we continued to focus our attention on branches with strong development potential in key geographical markets like the northern and southern fringes of Montréal, where there is a heavy concentration of our prime family target clientele.



### RELOCATED BRANCHES

#### Gatineau (127)

From 139 de l'Hôpital Boulevard,  
Gatineau, J8T 8A3  
to 325 Gréber Boulevard,  
Gatineau, J8T 8J3

As at October 31, 2009

### CLOSED BRANCHES

None

<sup>3</sup>As at October 31, 2009



## MOBILE BANKERS AND PERSONALIZED SOLUTIONS

The Bank pursued the development of its direct financial consulting service in 2009, which serves as a kind of extension to its branch network. This initiative has been designed to offer clients great flexibility and the individualized service of an advisor who is easily accessible over the phone and by email. As such, all clients can call upon the services of personally designated advisors.

Similarly, we have continued to expand our mobile force. This force consists of a network of experts who make “house calls” to clients in order to discuss their financial needs.

Furthermore, Laurentian Bank focuses particular attention on clients requiring more affordable banking solutions, such as students and seniors who receive special discounts on packages.

Clients in search of new and innovative products also find an attentive ear at the Bank. A perfect example is B2B Trust's introduction of its High Interest Investment Account, which represents a very interesting and attractive investment alternative.

In order to conform to the EMV initiative's international standardization requirements aimed at combating credit and debit card fraud, the Bank launched its Smart Card Evolution project, which is also designed to update its procedures and operations so as to improve client service. Under the banner of this project, we proceeded with the establishment of a technological environment that adheres to EMV norms, and we are pursuing the implementation of our smart card infrastructure, as well as the progressive replacement of our clients' existing cards.

## PRECISE TARGETING FOR BETTER CLIENT SERVICE

In 2009, the Bank refined its communication strategies so as to avoid inconveniencing its clients unduly (the right product, for the right client, at the right time). As such, post-campaign analyses are now being conducted to be able to recommend ways of improving future efforts.

## PAYING PARTICULAR ATTENTION TO CULTURAL COMMUNITIES

Thanks to Laurentian Bank's long tradition of supporting the integration of new arrivals to Canada, the members of cultural communities are very familiar with the institution and know they can count on us to help meet their needs in their adopted new home.

In that regard, the Bank's Cultural Communities Committee pursued its mandate of bringing the institution closer to these communities and of improving our service offerings to them via various means. The Committee's mandate also includes promoting the recruitment of employees from cultural communities, targeted in specific sectors. As well, the Bank is dedicated to delegating “ambassadors” in the various communities, to being actively involved in local events, and to participating in social and cultural associations.





The Magic of the Ice Hotel

## SPECIAL ACTIVITIES FOR OUR CLIENTS

During certain occasions, the Bank is pleased to tangibly show its clients how important they are by treating them to unique experiences in exceptional locations. This is the Bank's original way of recognizing and thanking its clientele, while further reinforcing its relations with them.

It was in that spirit that we organized an exclusive event — the *Live the Magic of the Ice Hotel with Laurentian Bank* contest — open to all clients who had procured an investment product from a Québec City area branch at the beginning of the year. Close to 400 clients, guests and employees visited this magnificent site and enjoyed a superb evening.

## A CONSTANTLY GROWING NUMBER OF ELECTRONIC TRANSACTIONS

The continuous growth in the number of transactions processed over the Internet requires the Bank to maintain the most technologically advanced Web tools possible. That is why we actively pursued our efforts in 2009 to improve navigation and the information available online. For example, we redesigned some sections of our Web site in order to make our products and services simpler to understand and the site easier to use in general for our clients.

For example, the 15,000 or so independent financial advisors who do business with B2B Trust certainly appreciate the ongoing investments in our electronic systems. Among these, improvements were made to the EASE electronic platform in order to accelerate the processing of investment loan applications filed by advisors on behalf of their clients. In addition, B2B Trust implemented an innovative solution to help advisors navigate on EASE in the form of an animated demonstration. Thanks to this animation, advisors can see all the steps required to file an online application. Like EASE itself, the demonstration is straightforward and easy to use, simulating the process step by step. The new tool serves to illustrate B2B Trust's firm commitment to effectively supporting its advisor clients in their day-to-day transactions.

## QUALITY SERVICE: OUR OBSESSION

Quality of service in all its forms remains one of the aspects of Laurentian Bank that is most appreciated by clients. Of course, service quality is a fundamental priority for Bank employees who regularly interact with clients, and we periodically review our operations to identify ways in which we may further improve. In addition, we regularly conduct surveys among our clientele to measure their level of satisfaction and ensure they are enjoying the best experience and service possible.

## PRODUCTS AND SERVICES SUBJECT TO STRINGENT STANDARDS

The Bank puts great care and rigour into the design of its products and services. In so doing, it assures that they comply with the laws and regulations by which they are governed, as well as with the industry's codes of conduct.

Furthermore, the institution is committed to ensuring that its full range of products and services embody the values that guide all of its activities. Thus, all offerings must respect the stringent internal norms that also govern its operations and client relations.

## AN EFFECTIVE COMPLAINT RESOLUTION PROCESS

Laurentian Bank actively adheres to various elective banking industry codes whose primary purpose is to protect the consumer. In line with our dedication to client satisfaction, we have implemented very specific mechanisms to gather client feedback about Bank policies and the quality of its services, and to establish the quickest way to intervene when a situation requires corrective measures. While promoting the settlement of issues at the source, the Bank continued to improve service quality, to offer the necessary assistance to clients who ask for it, and to contact the appropriate authorities as needed.

There are four courses of action we make available to our clients in the event of a complaint. The first consists of addressing Bank staff verbally or in writing. If the client does not obtain satisfaction, we invite them to contact the Bank's Quality and Compliance team directly. In the event that the problem is still not resolved to the client's satisfaction at that point, they can write to the office of the Bank Ombudsman. Finally, the client can contact the Banking and Investment Services Ombudsman or get in touch with the Financial Consumer Agency of Canada at any time.

At Laurentian Bank Securities, the policy for the resolution of complaints and disputes adheres to the stipulations of the Act Respecting the *Agence nationale d'encadrement du secteur financier* (Bill 107). The application of the policy is the responsibility of the Senior Compliance Officer acting under the authority of the Chief of Compliance. If the complainant is not satisfied after the complaint is examined or is dissatisfied with the results of the assessment, they can request that their file be forwarded to the *Autorité des marchés financiers*.

In the case of B2B Trust, a complaint may be phoned in to the Client Service Department. Subsequently, it can also be addressed to B2B Trust's Vice-President of Operations. After calling upon the complaint resolution process, the client could contact B2B Trust's Ombudsman, the Banking and Investment Services Ombudsman in Toronto, or the Financial Consumer Agency of Canada in Ottawa.

# OUR RESPONSIBILITY TO COMMUNITIES

## WE ARE COMMITTED TO...

being a **responsible corporate citizen** by supporting cultural, educational and health-related projects. The Bank is also dedicated to **being an integral part of the communities** in which it operates and to participating in their socio-economic life, not only by offering the services needed by individuals and businesses, but also by maintaining the closest of ties to the community.

## ACTIVELY INVOLVED IN THE COMMUNITY

In view of the predominant place it occupies in the socio-economic life of the communities in which it operates, the Bank is highly motivated by its preoccupation with the residents of these local communities. In fact, we make responsible corporate citizenship our duty, as we do contributing to community well-being. It is this very sense of responsibility that fuels the Bank's donation and sponsorship program, which administers all the contributions our institution makes to communities at large.

In 2009, Laurentian Bank awarded more than \$2 millions to over 160 organizations and public service institutions, including \$600,000 in the form of donations. The organization concentrates its actions in a certain number of sectors, its priorities being to support the future of young people and their families, to build a healthy society, and to encourage mutual aid and the involvement of its employees in their community.

Under the banner of this commitment, the Bank sponsors a diverse range of good works that reflect its values. In so doing, it lends both its financial and human resources on a volunteer basis to a number of worthy causes.

## THE LITTLE HEROES CLUB: THE BANK'S YOUNG AMBASSADORS

In 2009, Laurentian Bank's Little Heroes Club served to assemble a large part of the organization's endeavours in the area of donations, sponsorships and social involvement for the benefit of children and families under the banner of one single initiative.

The Bank's approach in this regard reflects its commitment to showing its support and to forging strong ties with its prime client group — families. Through the various events that it sponsors, the institution is devoted to enabling young people and their loved ones to enjoy a wealth of unique and memorable experiences, in the process, contributing to promoting children's self esteem by highlighting their accomplishments large and small.



Through its active involvement in special events like soccer competitions, celebrations and festivities across Québec, as well as family-oriented cultural events, *Laurentian Bank's Little Heroes Club* encourages youngsters to get involved in their communities' sports, cultural and artistic activities.

During 2009, the Little Heroes Club was on hand at eight popular events — *Grenouille en Fête de Chambly*, the *Fête nationale de Saint-Bruno*, a community barbecue in Ottawa, the Beloeil Summer Festival, the *Fête de Saint-Lambert*, the Pointe-aux-Trembles Soccer Association's end of season festivities and those of the Pierrefonds Soccer Association, as well as the Family Festival for the inauguration of the Bank's Gatineau branch. More than 1,000 passports were distributed at these events.

In order to further enrich the Little Heroes Club experience, the Bank has created a Web site dedicated exclusively to these activities — [www.littleheroesclub.ca](http://www.littleheroesclub.ca). The primary purpose of this site is to enhance recognition of the Bank among the families of children it maintains a direct link with.

### **YOUTH: A PUBLIC DESERVING OF RESPECT AND SUPPORT**

Over the years, our social interventions have grown increasingly in nature and scope. Today, the Bank's involvements take three fundamental forms — donations, sponsorships of primarily family-oriented events, and employee participation as volunteers in different activities and organizations. These involvements include such events as the Media's Big Food Drive, as well as those in which Bank employees take part thanks to our financial or logistic support.

### **SOCCER – 41,000 YOUNG PARTICIPANTS ACROSS 50 CLUBS**

For a number of years now, Laurentian Bank has been actively supporting the practice of soccer, forming partnerships with numerous clubs and organizations and thereby tangibly participating in the development of the sport. Close to 40 soccer-related groups representing approximately 41,000 young people benefited from the Bank's support in 2009. These leagues, clubs and associations were scattered across Québec — from the Outaouais region, to Montreal and its northern and southern fringes, to the Mauricie, the Québec City area, Saguenay and the Gaspésie.

### **SKI QUÉBEC ALPIN – 7,000 YOUNG PARTICIPANTS**

Last autumn 2008, Laurentian Bank and Ski Québec Alpin announced the establishment of a three-year partnership under which the Bank will serve as the organization's prestige partner. Ski Québec Alpin promotes excellence, the pushing of personal limits, health and well-being through alpine skiing and competition. This partnership is aimed at developing the sport across the province and offering direct support to organizations in regions where competitions are held. The Bank contributes significantly to the financing of regional circuits, and thanks to this partnership, competitive skiers in Québec's various regions will gain access to the resources needed to implement a variety of athletic development programs.





### HOT AIR BALLOON TOURS ACROSS QUÉBEC

On six individual occasions, Laurentian Bank invited clients and their family members to climb aboard its hot air balloon and take a ride in the company of an employee. These exceptional outings took place in Val D'Or, Québec City, Granby, Sherbrooke, Rimouski and Saint-Benoît.

At the beginning of the year, the Bank also organized its *Balloon Adventure contest*, giving Québec clients a chance to win a family flight. Under the banner of this initiative, Bank representatives visited various cities during school break week at the beginning of March. Winning families had an opportunity to admire the Bank's and International Balloon Festival's balloons up close, as well as to experience the extraordinary sensations of this breath-taking activity.

### FAMILY FESTIVALS AND FESTIVITIES

Dedicated to supporting activities and events that touch families, the Bank is actively involved in a growing number of festivals and festivities. Not only do we provide tangible financial support to these events, but we also add our corporate touch to help assure their success, much to the delight of thousands of individuals each year. Among the activities we were associated with in 2009 were the Saint-Jean-sur-Richelieu International Balloon Festival, *La Grenouille en Fête de Chambly*, and the Beloeil Summer Festival.

On September 12, as part of the inauguration of our new financial services boutique in Gatineau, Bank representatives organized a free family celebration open to the entire community. More than 40 people were on hand, and many children were treated to fun and games, including inflatables, face painting, a clown, and the opportunity to meet the Little Heroes Club.

### EDUCATION, CULTURE AND HEALTH

Laurentian Bank is very concerned about the development of our young people and is contributing in concrete ways to promoting their health by offering its support to a number of different organizations.

- Jeunesses Musicales of Canada
- *Opération patrimoine architectural de Montréal*
- *Théâtre d'Aujourd'hui*
- *Maison Théâtre*
- *Fondation du Centre jeunesse de Montréal*
- *Fondation du maire de Montréal pour la Jeunesse*
- Canadian Children's Wish Foundation
- *Fondation des Gouverneurs de l'Espoir*
- Dukes of Edinburgh's Award
- Université de Montréal, Collège de Victoriaville and John Molson School of Business (Concordia University) Foundations



## HEALTH

As health remains the issue of greatest concern to the population, the Bank offers financial and other forms of support to various hospitals, medical centres and organizations involved in the health sector in order to help them fulfill their respective missions.

- Montreal Heart Institute Foundation
- Sainte-Justine Hospital Foundation
- *Fondation de l'Hôpital régional de St-Jérôme*
- *Fondation de l'Hôpital Sainte-Anne*
- *Fondation du Centre hospitalier Pierre-Boucher*
- *Fondation de la Cité de la Santé de Laval*
- *Fondation du Centre hospitalier de Granby*
- *Fondation de l'Hôpital Charles-Lemoyne*
- *Fondation de l'Hôtel Dieu d'Alma*
- *Fondation du Centre hospitalier universitaire de Québec*

Furthermore, Laurentian Bank held its first benefit dinner in aid of the *Fondation Marie-Vincent*. The event raised \$42,000 for this organization, which lends its support to Québec children under the age of 12 who have been mistreated, particularly the victims of sexual abuse.

## EMPLOYEE AND MANAGEMENT INVOLVEMENT

With the goal of extending the reach of its actions and complementing its financial support initiatives with the dedication and dynamism of its employees and managers, the Bank encourages its personnel to get actively involved with local communities. In so doing, it devotes considerable effort to communicating with its employees in order to sensitize and mobilize them. Our employees have always responded enthusiastically to this call by participating in the success of many activities, such as the ones they were involved in during 2009.

For a second year in 2009, Bank Executive Vice-President, Luc Bernard, served as Honorary President of the OLO Foundation's benefit lunch, which raised a record sum of \$110,000. The OLO Foundation supports disadvantaged pregnant women by offering them an egg, a glass of milk, a glass of orange juice, and a vitamin and mineral supplement daily for 20 weeks of their pregnancy. The Bank is proud of its three-year association with this worthy cause.



*Fondation des Gouverneurs de l'Espoir*



OLO Foundation lunch

Last September 11, three Bank teams took part in the *Ride for Diabetes Research in aid of the Juvenile Diabetes Research Foundation*. This marked the fourth time that Laurentian Bank employees participated in this annual event that is aimed at raising funds to finance research to find treatments for Type 1 diabetes and its complications. During the course of the day, the members of participating teams representing different organizations pedalled stationary bicycles for a period of 40 minutes, relaying at eight-minute intervals, in an effort to accumulate the most kilometres to collect the most money. More than \$7,750 was raised by the Bank's three teams during this edition of the event.

Thirty Bank employees also took part in the *Pedal for Kids* fundraising event held in June, winding their way through the streets of downtown Montréal on a giant bicycle. Organized by the Accounting Department, this initiative succeeded in raising \$20,500 for the Montréal Children's Hospital Foundation.

Finally, for the past five years, our employees have been actively involved in the *Media's Big Food Drive*, an annual event that takes place at the beginning of December. During this special day, more than 1,000 employees typically participate in the organization of fundraising activities at our branches, business centres and corporate buildings, as well as some 70 street collections across Québec.



Riding for Diabetes research



Pedalling for kids





# OUR BUSINESS PRACTICE AND MANAGEMENT RESPONSIBILITIES

## WE ARE COMMITTED TO...

assuring the **profitable development** of our organization, while respecting the principles of **transparency, integrity and ethical behaviour**.

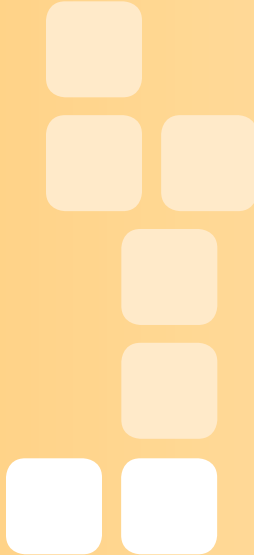
As underlined by the Chairman of the Board, Mr. Denis Desautels, in the Bank's 2009 Annual Report, "*The attention given to governance is nothing new at Laurentian Bank; our Board makes it a priority.*" The subject of corporate governance is of the utmost importance to Laurentian Bank. This primordial concern has enabled us to evolve and prosper with respect for integrity and in compliance with the laws and directives that regulate our actions. In addition to these external directives, we have established our own rules of corporate governance and policies aimed at providing a framework for our activities and our relations with all our publics. Invariably, good corporate governance is reflected in all of the Bank's management practices, which are fuelled by the highest standards of ethical conduct.

## EXEMPLARY CORPORATE GOVERNANCE

Twelve of the 13 members of the Board of Directors, with the exception of the President and Chief Executive Officer, are independent administrators and are not accountable to management. This independence is determined by a series of criteria established by the Human Resources and Corporate Governance Committee, which is responsible for evaluating each Director.

Essentially, the Board of Directors plays a monitoring role with respect to the management of the organization's commercial activities and internal affairs. The Board's deliberations generally conclude with a discussion period in the absence of management. The members of the Board are committed to acting in accordance with the norms defined in the *Directors' Code of Conduct*, which covers their general actions, their contribution to the work of the Board and its committees, insider transactions, conflicts of interest, and other situations that could compromise their independence.

The Board of Directors has delegated certain responsibilities and functions to three committees whose members are chosen from within its ranks. The Audit Committee, Risk Management Committee, and the Human Resources and Corporate Governance Committee present written and verbal reports on their work to the Board on a continual basis. In addition, these Committees provide shareholders with a report on their activities in the Management Proxy Circular.



In 2009, Laurentian Bank placed 29th among the 201 S&P/TSX index companies as part of the *Board Games Awards* presented by the *Globe and Mail* newspaper's *Report on Business* Magazine. This directory evaluates the governance practices of corporate Boards of Directors based on four criteria — composition, compensation, shareholder rights and disclosure of information practices.

The Board of Directors has established a number of objectives in the area of executive compensation. These include promoting the alignment of senior management's interests with those of shareholders at all times through the Bank's compensation programs, as well as fostering transparency with respect to the management of executive remuneration. In that regard, Laurentian Bank shareholders were invited to participate in a consultative vote for the first time at the annual meeting in March 2010 on the approach to compensating named senior managers.

### **HEALTHY MANAGEMENT**

Thanks to the commitment of its management team and the excellent spirit of collaboration it shares with the Board of Directors, Laurentian Bank has continued to enjoy the benefits of healthy administration. As such, fiscal 2009 saw the institution post a record profit. This unprecedented performance is attributable, first and foremost, to prudent and effective risk management and enlightened decision making. The Bank's Board monitored the evolution of the economic situation and moderation of the crisis very closely. The Board also reiterated its determination to spare no effort in working for the best interests of shareholders in the months and years to come. This mission will be fulfilled through a sustained and rigorous attentiveness to the regulatory framework and the business environment in which the Bank pursues its development.

In recognition of the issues and challenges that this economic climate poses for the Bank, the Board of Directors, in turn, must assure that the institution possesses all the means necessary to protect its financial solidity. As such, Board members have continued to be extremely vigilant with respect to risk management.

The Bank also respects the law facilitating the creation of a national do-not-call list, as required by the regulatory authorities. This internal list is updated monthly from the Canadian Radio-Television and Telecommunications Commission's Web site. The list is accessible for consultation by all parties concerned on the Bank's Intranet, and we are obliged to convey our lists of clients who have asked not to be solicited to the authorities.

### **INTEGRITY: THE VERY CORNERSTONE OF OUR BUSINESS**

Integrity is among the most essential values for Laurentian Bank because it is the very basis on which the organization and its subsidiaries earn and retain the confidence of their clients. Since its foundation in 1846, the Bank has enjoyed a reputation for acting with honesty and integrity in the management of its affairs and the conducting of its transactions with its clientele, as these transactions not only involve the assets of clients, but their very future as well.

In order to assure that its values are respected and, thereby, protect its reputation, the Bank has created a *Code of Ethics* that promotes principled behaviour, as well as honesty and integrity in all that employees do. The Code also outlines the required rules of conduct with respect to conflicts of interest and confidentiality.

The obligation to maintain trust and confidentiality with respect to existing and potential clients and the public in general applies to all of the organization's actions. Similarly, the organization's integrity is dependent on that of each and every employee. As such, the Bank's Code of Ethics pertains to all personnel and stipulates the basic rules that must be adhered to by every employee. As well, certain categories of professionals are subject to particular directives under the authority of the professional order to which they belong.

In order to assure respect of its regulatory obligations and the application of rigorous business practices in the execution of its mandate as a financial institution, the Bank has implemented a range of different policies. The principal policies in effect are outlined in Appendix 5.

As required by the authorities, the Bank has mandated an independent and impartial party — the Ombudsman — to act as mediator between clients and the financial institution. Other than the resolution of complaints as described earlier, the Ombudsman is responsible for the *Policy Concerning the Handling of Complaints and Comments About Seemingly Questionable Accounting and Auditing Practices*, better known as the "whistle blower" policy. These types of complaints and comments may involve accounting methods, internal accounting controls or auditing. Via this mechanism, employees, clients and shareholders can bring to light any situation or financial information that may have been intentionally falsified in the course of Bank operations.

With respect to the efforts to curb money laundering and terrorist financing activity, the Bank has developed a special training program for all its employees, particularly new recruits. *Focused on the Proceeds of Crime (Money Laundering) and Terrorist Financing Act*, the purpose of this training is to remind all employees of their responsibilities in this regard.

### **A SOLID INTEREST IN SUSTAINABLE DEVELOPMENT**

Each year, the Bank encourages its employees to actively participate in the effort to reduce the environmental impact of our operations, and the benefits of these efforts are far greater than purely ecological. In fact, our best practices in this area also have positive spin-offs from a management and profitability standpoint. Aside from recycling and recovery, the Bank is dedicated to acting in an environmentally friendly manner by promoting the optimal use of material resources. And in conducting our day-to-day activities, we, of course, rely strongly on the collaboration of our employees to support and play a decisive role in our ongoing sustainable development initiatives.

Finally, it should be noted that, in accordance with the principles of sustainable development, the Bank offers this Social Responsibility Report in print form upon request only. Otherwise, it is available online via its Web site.



# OUR RESPONSIBILITY TO OUR EMPLOYEES

## WE ARE COMMITTED TO...

- recognizing the quality of our employees' work and involvement
- encouraging the development of their competencies
- offering a fair, dynamic and respectful work environment

The development of our human capital is one of the three priorities that guide our actions and serve to solidify our foundations. In order to fulfill our mandate, which consists essentially of offering quality financial services by deploying the required resources and competencies, we must be able to call upon the contribution of each and every employee and their dedication to our collective success. That is why we continue to invest in our human capital, and in so doing, provide the organization with the solid bases that will support its development in the long-term. Moreover, because employees who enrich their personal knowledge and skills add considerable value to the Bank, we encourage them to develop their full potential by means of various programs and activities.

Our integration process provides the winning conditions to facilitate the entry of new recruits into their positions. For its part, our performance management program offers employees valuable feedback and the support they need to hone their skills. In addition, through other internal resources like our unique Laurentian Bank Academy training centre and our accredited external resources, our employees have all the opportunities they need to help them maximize their talents and know-how and to advance in their careers.

## A GENUINE PARTNERSHIP WITH THE UNION

For Bank management, the union constitutes a valuable partner in the development of human capital. Furthermore, it is quite clear to management that the interests of the Bank and those of its employees are convergent. That is why we strongly advocate the development of an increasingly solid relationship with our union, promoting the harmonious management of labour relations at the same time.

The union represents some 2,400 employees, or two thirds of our workforce. We are continuing to work in close collaboration with union representatives, as the mutual understanding we have developed over the years has proven to be highly beneficial to all parties concerned. In fact, our approach to labour relations is another aspect that clearly sets us apart from other institutions.



For example, the Complicity program, offered exclusively to the 550,000 members of the FTQ and their families, was born out of the spirit of close collaboration between our two organizations to develop an initiative that meets the expectations and needs expressed by members of the union.

### RELEVANT TRAINING PROGRAMS

Recognizing the highly valuable role that training activities play in optimizing the skills and aptitudes of its resources, the Bank made significant investments in competency development during 2009 which exceeded the targets prescribed by Bill 90. Following are some of the numerous programs introduced or maintained over the course of the past fiscal year:

- *Leaders in Action*, to sensitize managers to the importance of their roles and the impact they can have on their teams, thus promoting appropriate behaviours
- *Laurentian Bank Academy*, a unique training centre offering activities aimed at supporting employees in their drive to excel in their careers
- *Profession: Banker*, to facilitate the integration of new branch network employees into their jobs and enable them to evolve within the Bank
- *Change Management*, to sensitize the various teams to the impact that different projects can have on the organization and its employees

In addition, the Bank formed a joint union/employer work group that meets periodically to discuss matters related to training.

Performance management is also a major area of focus at Laurentian Bank. That is why we have implemented the *Performance Driven program*, which is designed to ensure that each employee's objectives are well aligned with the Bank's priorities and goals. As such, we help assure that every individual concentrates on what takes greatest precedence for the organization in carrying out their day-to-day activities.

Finally, fiscal 2009 saw the Bank expand its program aimed at facilitating the proper integration of new employees. In so doing, we assure that new recruits adhere to the Bank's culture and apply its stringent norms related to service quality upon their arrival. To demonstrate the importance that we afford to their integration, a member of the Management Committee participates in each *Introducing LBS* presentation made to new employees.

### PROMOTING FAIRNESS FOR EQUAL OPPORTUNITY

Fairness is a principle that the Bank puts into practice in each and every one of its activities. In so doing, we promote the proactive management of human resources, and we act in the belief that diversity constitutes not only an added value within the organization, but also a key to boosting our competitiveness. Ultimately, by totally embracing the principle of equity, our goal is to enable our employees to enjoy equal access to opportunities so as to attain their full potential. As such, we invest considerable energy in recruitment, training and development, and adaptation measures to ensure that no one is denied an employment opportunity for any reason unrelated to their competence.

## EMPLOYEES: OUR GREATEST STRENGTH AND ASSET

An organization distinguished by its human dimension, Laurentian Bank offers its employees the chance to mobilize and actively participate in its development projects. In that regard, we firmly believe that it is by recognizing and nurturing the strengths of our personnel that we will continue to stand apart in the eyes of our clientele.

Laurentian Bank is also a strong advocate of women in the workplace. In fact, women make up 75% of the institution's workforce. Furthermore, five of the Bank's 13 Board members are women. This proportion of 38% constitutes the strongest female representation of any Board within the Canadian banking industry. As well, more than half (57%) of our management positions are held by women.

Operating within an industry that relies heavily on the best knowledge and skills, we offer competitive compensation packages and a comprehensive array of employee benefits, including attractive holiday and vacation privileges, group insurance adapted to the specific family situations of employees, pension plans, and a program that covers the costs of membership at a sports complex for certain groups of employees. We also extend advantageous credit rates on loans and the Laurentian Bank VISA credit card, as well as a reduced rate on banking transactions.

In addition, we make various complementary programs available to our personnel, such as a stock purchase plan, recognition programs, and a support program for those experiencing personal problems.

In view of its continuous growth, Laurentian Bank is able to provide an increasing number of career opportunities. With its head office located in Montréal, the Bank has a diverse range of positions available within all management and operational functions typically required by financial institutions.

The organization features a streamlined hierarchical structure that promotes proximity between employees and managers. Moreover, the Bank's corporate culture encourages the assignment of responsibilities and empowerment of its personnel, along with their career advancement. In fact, the institution has an Employment Equity Committee in place that meets periodically to discuss these matters.

## A WORKPLACE THAT PROMOTES OPENNESS, GENEROSITY AND RECOGNITION

Encompassing more than 3,500 employees working at different locations across Canada, Laurentian Bank affords great importance to ensuring its workplaces foster the effectiveness, performance and well-being of all personnel. In addition, Bank management promotes open and constructive employee relations. To that end, the organization has instituted the Management Tour under the banner of which members of the Management Committee visit various regions and sectors to meet and dialogue with employees, offer encouragement and respond to their questions and concerns. By making themselves accessible in this way, members of the management team help mobilize and inspire a sense of value and pride in employees, which is greatly appreciated.



Management Tour

On a related front, Laurentian Bank strives to instil and promote a spirit of volunteerism among its personnel. In that regard, and in line with our value of entrepreneurship, we encourage employees in various ways to get actively involved in their communities, including by offering them our financial support.

Finally, the Bank continued to honour its employees who showed exceptional performance in carrying out their professional activities during 2009 with the Guy Vanier Award, which is presented to individuals, and the Ray McManus Award, which recognizes group efforts. These distinctions serve to formally acknowledge the accomplishments of individuals and teams who have distinguished themselves through the execution of a major project that had a significantly positive impact on the Bank's results and growth.



## Appendix 1

# Subsidiaries Whose Contributions Are Represented In This Report

As at October 31, 2009

Corporate Name	Head Office Location	Value of Voting Rights Shares Held by the Bank <sup>1</sup> (In thousands of dollars)	Percentage of Voting Rights Shares Held by the Bank
B2B Trust	Toronto, Canada	\$286,530	100%
Laurentian Trust of Canada Inc.	Montreal, Canada	\$85,409	100%
LBC Trust	Montreal, Canada	\$62,074	100%
Laurentian Bank Securities Inc.	Montreal, Canada	\$39,307	100%
LBC Financial Services Inc.	Montreal, Canada	\$4,763	100%

<sup>1</sup>The book value of shares with voting rights corresponds to the Bank's interest in the equity of subsidiary shareholders.



## Appendix 2

## Employee Population by Province and Status

As at October 31, 2009

Province	Full-Time	Part-Time	Temporary	Total
Alberta	10	–	–	10
British Columbia	6	–	–	6
Newfoundland	1	–	–	1
Nova Scotia	1	–	–	1
Ontario	369	4	81	454
Québec	2,513	617	275	3,405
TOTAL	2,900	621	356	3,877

## Appendix 3

# Financing by commercial client loan – Amounts authorized during the year

As at October 31, 2009

Province		0 – 24,999	25,000 – 99,999	100,000 – 249,999	250,000 – 499,999	500,000 – 999,999	1,000,000 – 4,999,999	5,000,000 and over	Total
British Columbia	Authorized amount			168,993					168,993
	Number of clients			1					1
New Brunswick	Authorized amount								
	Number of clients								
Ontario	Authorized amount	151,900	1,024,068	3,108,000	8,718,154	30,347,394	189,266,928	296,349,931	528,966,375
	Number of clients	16	18	20	26	43	90	29	242
Québec	Authorized amount	16,050,180	92,265,280	172,437,714	229,601,369	267,927,253	689,934,205	1,025,372,895	2,493,588,896
	Number of clients	1,313	1,888	1,122	674	396	353	83	5,829
Newfoundland	Authorized amount								
	Number of clients								
Saskatchewan	Authorized amount			119,000					119,000
	Number of clients			1					1
Alberta	Authorized amount				497,000				497,000
	Number of clients				1				1
Total	Authorized amount	16,202,080	93,289,348	175,833,707	238,816,523	298,274,647	879,201,133	1,321,722,826	3,023,340,264
	Number of clients	1,329	1,906	1,144	701	439	443	112	6,074

## Appendix 4

# Income Tax and Tax on Capital Paid in 2009

As at October 31, 2009

(In thousands of dollars)	Income Tax	Tax on Capital <sup>1</sup>	Total
<b>Federal</b>	7,735	–	7,735
<b>Provincial</b>			
Québec	1,680	7,325	9,005
Ontario	861	1,224	2,085
Alberta	98	–	98
British Columbia	10	542	552
<b>Total Provincial</b>	2,649	9,091	11,740
<b>Total Federal and Provincial</b>	9,984	9,091	19,075

<sup>1</sup> Tax on capital includes the portion of compensation tax calculated on the capital.

# Policies and Codes

As at October 31, 2009

- › Change Approval Policy
- › Policy Governing the Authorization of Services Supplied by External Auditors, As Well As the Hiring of Associates, Employees, Ex-Associates and Ex-Employees of External Auditors
- › Regulatory Risk Management Policy
- › Credit Policies
- › Employment Equity Policy
- › Training and Development Policy
- › Business Continuity Management Policy
- › Collateral Security Management Policy
- › Performance Management Policy
- › Cost of Funds Transfer Pricing Management Policy
- › Treasury Risk Management Policy
- › Operational Risk Management Policy
- › Reputation Risk Management Policy
- › Professional Responsibility Risk Management Policy
- › Policy Governing Harassment in the Workplace
- › Policy Governing Insiders and Prohibited Bank Securities Transactions
- › Policy Governing Employment Equity Adaptation Measures
- › Policy Governing the Nomination of External Directors
- › Policy Governing the General Provisions for Credit Risk
- › Policy Governing the Replacement of the President and Chief Executive Officer in the Event of Accident, Disability or Inaccessibility
- › Policy Governing the Processing of Complaints and Comments Regarding Apparently Suspicious Accounting and Auditing Practices

### Policies and Codes (suite)

As at October 31, 2009

- › Policy Governing the Use of External Advisors by Directors
- › Intranet and Internet Usage Policy
- › Policy Governing the Financial Benefits on Bank Products
- › Policy Governing the Integrated Risk Management Framework
- › Policy Governing the Disclosure of Financial Information
- › Policy Governing the Evaluation of the Past Record of Directors and Managers
- › Outsourcing Risk Management Policy
- › Information Security Management Policy
- › Laurentian Bank Executive Compensation Policy
- › Policy Governing the Protection of Personal Information
- › Money Laundering and Terrorist Financing Policy
- › Capital Plan
- › Liquidity Management Plan
- › Complaint Management Procedure
- › Rules of Conduct for Treasury and Financial Markets Employees
- › Code of Conduct for Directors
- › Code of Confidentiality on the Protection of Personal Information
- › Code of Ethics
- › Code for Service Suppliers

## Appendix 6

# Opened or Relocated Automatic Banking Machines

As at October 31, 2009

OPENED			
Address	City	Province	Postal Code
1275 Kensington Parkway	Brockville	ON	K6V 6C3
60 William Street	Brockville	ON	K6V 4V5
1661 Hunt Club Road	Ottawa	ON	K1T 3Z3
3 de la Salette Boulevard	St-Jérôme	QC	J7Y 0C8
2438 Louis-XIV Boulevard	Beauport	QC	G1C 1B3
5505 St-Laurent Boulevard	Montreal	QC	H2T 1S6
555 St-Antoine Boulevard	St-Jérôme	QC	J7Z 3B8
475 Séminaire Boulevard North	St-Jean-sur-Richelieu	QC	J3B 5L5
4171 St-Denis Street	Montreal	QC	H2W 2M7
325 Greber Boulevard, Unit L	Gatineau	QC	J8T 8J3
860 St-René West	Gatineau	QC	J8T 8M1
214 Cité-des-Jeunes Boulevard	Gatineau	QC	J8Y 6S8
1615 Jacques-Cartier Boulevard East, Local 120	Longueuil	QC	J4M 2X1
1255 Peel Street, Suite 100	Montreal	QC	H3B 4V4
3535 Autoroute Laval West	Laval	QC	H7P 5G9
3535 Autoroute Laval West	Laval	QC	H7P 5G9
9410 Taschereau Boulevard	Brossard	QC	J4X 1C3
420 Rosemont Boulevard	Montreal	QC	H2S 1Z3
1801 De Maisonneuve Boulevard West	Montreal	QC	H3H 1J9
3580 Hochelaga Street	Montreal	QC	H1W 1J1
7245 Hutchison Street	Montreal	QC	H3N 2X9
10 De Maisonneuve Boulevard East	Montreal	QC	H2X 1J5
620 Atwater Avenue	Montreal	QC	H4C 2G6
620 Atwater Avenue	Montreal	QC	H4C 2G6
450 Ouimet Street	Montreal	QC	H4L 5C4
1490 Du Collège Street	Montreal	QC	H4L 2L7

## Opened or Relocated Automatic Banking Machines (suite)

As at October 31, 2009

OPENED			
Address	City	Province	Postal Code
4525 Verdun Avenue	Montreal	QC	H4G 1M3
955 Lucien-L'Allier Street	Montreal	QC	H3G 2C2
4780 de la Côte-Ste-Catherine Road	Montreal	QC	H3W 3G6
7151 D'Iberville Street	Montreal	QC	H2E 2Y7
7300 St-Laurent Boulevard	Montreal	QC	H2R 2X9
6805 Monk Boulevard	Montreal	QC	H4E 3J4
8261 Décarie Boulevard	Montreal	QC	H4P 2H7
2040 St-Antoine Street West	Montreal	QC	H3J 1A6
1011 De Maisonneuve Boulevard West	Montreal	QC	H3A 1M6
1115 De Maisonneuve Boulevard West	Montreal	QC	H3A 1N4
6200 Drake Street	Montreal	QC	H4E 4J6
1400 Van Horne Avenue	Montreal	QC	H2V 1L1
7325 St-Michel Boulevard	Montreal	QC	H2A 3A2
7250 Sherbrooke Street East	Montreal	QC	H1N 1E7
1555 Jeanne-Mance Street	Montreal	QC	H2X 2J4
4811 Plamondon Avenue	Montreal	QC	H3W 1E7
5111 Queen-Mary Road	Montreal	QC	H3W 1X4
6250 Victoria Avenue	Montreal	QC	H3W 2S3
7405 Décarie Boulevard	Montreal	QC	H4P 2G9
2040 Édouard-Montpetit Boulevard	Montreal	QC	H3T 1J2
3355 Langelier Boulevard	Montreal	QC	H1N 3A7
3315 De Cadillac Street	Montreal	QC	H1N 2V9
6900 de l'Acadie Boulevard	Montreal	QC	H3N 2Y7
505 Crémazie Boulevard East	Montreal	QC	H2M 1L7
3075 de l'Assomption Boulevard	Montreal	QC	H1N 2H1
301 Caisse Avenue	Montreal	QC	H4G 3M3

## Opened or Relocated Automatic Banking Machines (suite)

As at October 31, 2009

OPENED			
Address	City	Province	Postal Code
3105 Hochelaga Street	Montreal	QC	H1W 1G3
3500 Des Trinitaires Boulevard	Montreal	QC	H4E 4J3
4331 Décarie Boulevard	Montreal	QC	H4A 3K4
504 Jarry Street East	Montreal	QC	H2P 2Y3
1255 Sainte-Catherine Street East	Montreal	QC	H2L 2H3
250 Galt Street	Montreal	QC	H4G 2P4
2600 Centre Street	Montreal	QC	H3K 1K1
555 St-Ferdinand Street	Montreal	QC	H4C 3L7
505 De Maisonneuve Boulevard East	Montreal	QC	H2L 4R6
495 Gilford Street	Montreal	QC	H2J 1N4
740 Mont-Royal Avenue East	Montreal	QC	H2J 1W4
882 Maloney Boulevard East	Gatineau	QC	J8P 1H5
9 Du Barry Street	Gatineau	QC	J8T 5Y6

RELOCATED			
Address	City	Province	Postal Code
2 ABMs from 139 de L'Hôpital Boulevard to 325 Gréber Boulevard, Unit L	Gatineau Gatineau	QC QC	J8T 8A3 J8T 8J3
from 255 Albert Street To 332 Bank Street	Ottawa	ON	K1P 6A9 K2P 1Y1



