

## 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><br>(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 –<br>24,999 | 25,000 –<br>99,999 | 100,000 –<br>249,999 | 250,000 –<br>499,999 | 500,000 –<br>999,999 | 1,000,000 –<br>4,999,999 | 5,000,000<br>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<br>from 139 de L'Hôpital Boulevard<br>to 325 Gréber Boulevard, Unit L | Gatineau<br>Gatineau | QC<br>QC | J8T 8A3<br>J8T 8J3 |
| from 255 Albert Street<br>To 332 Bank Street                                 | Ottawa               | ON       | K1P 6A9<br>K2P 1Y1 |