

INVESTOR FACT SHEET



First quarter ended January 31, 2011

SHARES

STOCK SYMBOLS

Common Shares: LB (TSX)

Non-Cumulative Class A

Preferred Shares:

» Series 9: LB.PR.D

» Series 10: LB.PR.E

2011 Earnings Calendar

Quarter	Date	Conference Call
First	March 9	2:00 p.m. (ET)
Second	June 2	2:00 p.m. (ET)
Third	September 2	2:00 p.m. (ET)
Fourth	December 7	2:00 p.m. (ET)

Stock Market Information

As at January 31, 2011

Share Price	\$53.10
Number of shares outstanding	23.9 million
Market capitalization	\$1,270 million

Q1 - 2011

Dividend declared	\$0.39
Dividend yield	2.9%

Laurentian Bank Overview

Complete offering of banking, financial and brokerage products and services to consumers, small and medium-entreprises, financial intermediaries as well as institutional clients

\$23.3 billion of assets on balance sheet as of January 31, 2011

Activities across Canada, with 63% of loans originating from Québec and 37% from the other provinces

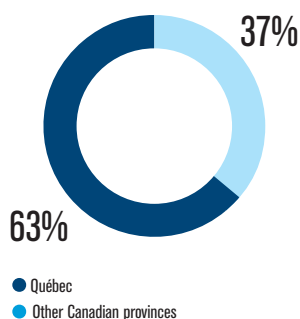
More than 200 points of service across Canada, including 157 retail branches and 421 ABMs

3rd largest financial institution in Québec in terms of branches and 7th largest Canadian Schedule I chartered bank based on assets

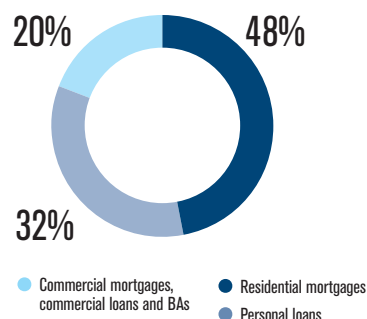
More than 3,700 employees

Founded in 1846

GEOGRAPHIC DISTRIBUTION OF LOANS (January 31, 2011)



SECTORAL DISTRIBUTION OF LOANS (January 31, 2011)



RETAIL AND SME QUEBEC

% of net income: 32%*

- Personal Banking: Transactional, financing and investment products and services in Québec
- Small and Medium-Sized Enterprises: Banking solutions and services such as operating credit facilities, deposits, electronic banking and processing of international transactions, in Québec

Presence

- 157 branches
- 421 automatic teller machines
- 16 commercial business centers
- 7 agricultural business centers

Total average loans
\$12.1 billion

Total average deposits
\$8.9 billion

Positioning

3rd largest branch network in Québec

REAL ESTATE AND COMMERCIAL

% of net income: 31%*

- Real estate financing for condominiums and office buildings, shopping centres and residential developers
- Commercial financing for medium-sized enterprises in Québec and Ontario

Presence

- 8 real estate financing offices in Canada
- 4 commercial financing offices in Ontario
- 2 commercial financing offices in Québec

Total average loans
\$3.0 billion

Total average deposits
\$0.5 billion

Positioning

Widely recognized leadership and expertise in the area of real estate financing within Canada

B2B TRUST

% of net income: 29%*

- Personal banking products such as investment loans, mortgage loans, high yield investment accounts and self-managed accounts distributed by a network of 15,000 independent financial advisors

Presence

- 4 sales offices across Canada

Total average loans
\$5.3 billion

Total average deposits
\$9.1 billion

Positioning

Canadian leader in serving the financial intermediary market

LAURENTIAN BANK SECURITIES AND CAPITAL MARKETS

% of net income: 8%*

- Complete range of brokerage services
- Institutional – Fixed Income
- Institutional – Equity
- Retail Brokerage Services
- Business Services
- Bank-related capital market activities

Presence

- 15 offices in Quebec and Ontario

Assets under administration
\$2.3 billion

Positioning

Recognized and choice provider of fixed income institutional brokerage services in Canada

* For the 3 months ended January 31, 2011 and excluding the Other segment

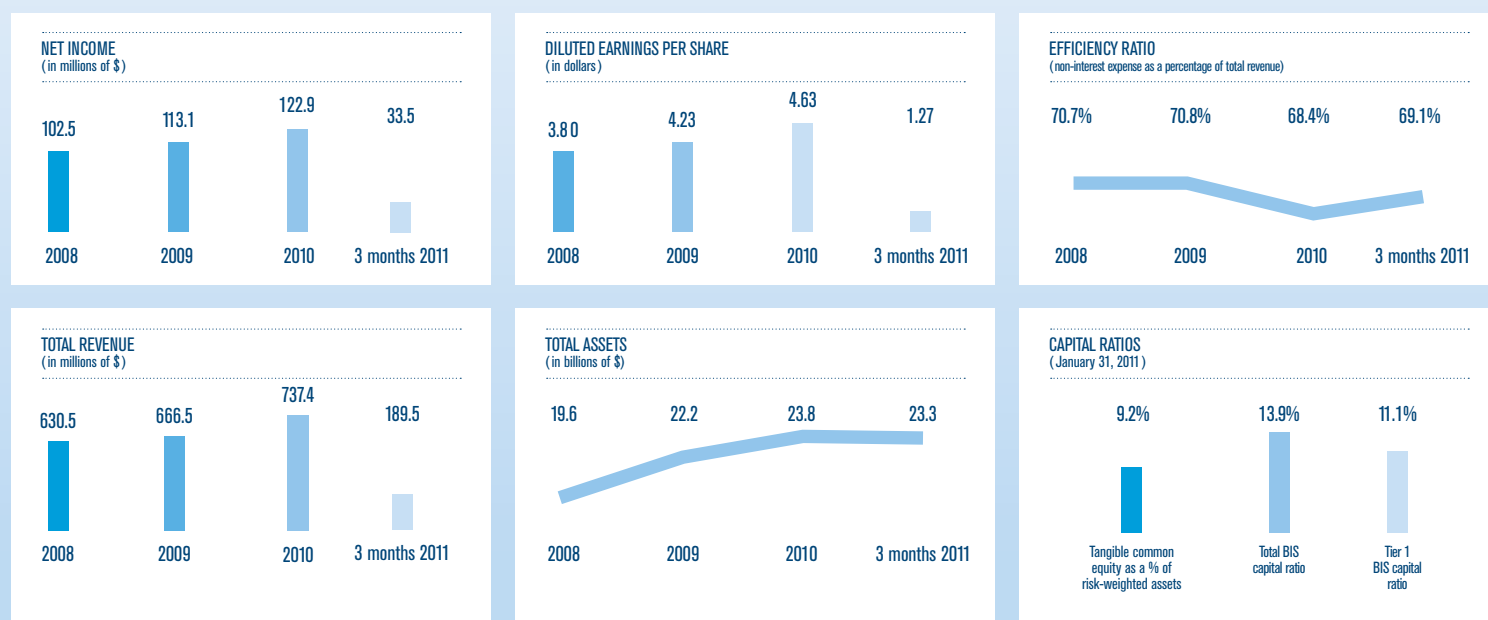
FINANCIAL OBJECTIVES FOR 2011 AND RESULTS FOR THE FIRST 3 MONTHS ENDED JANUARY 31, 2011

Performance indicators	2011 Objectives	3 months ended January 31, 2011
Return on common shareholders' equity	11.0% to 13.0%	11.9%
Diluted net earnings per share	\$4.80 to \$5.40	\$1.27
Revenue growth	> 5%	5%
Efficiency ratio	70% to 67%	69.1%

Financial Highlights for Q1-2011

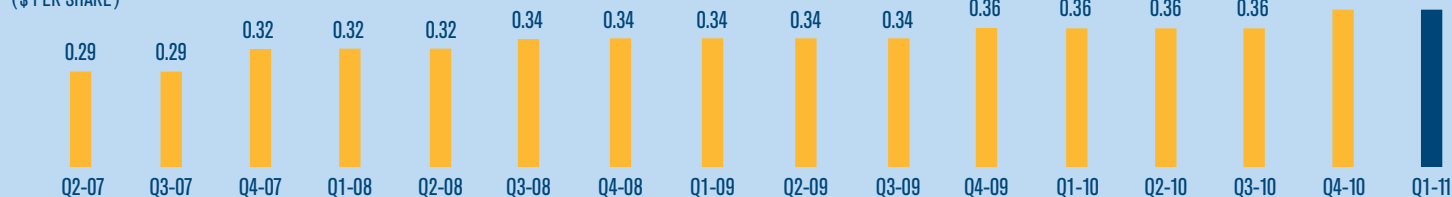
- » Net income of \$33.5 million, up 5%
- » Improvement in credit quality
- » Return on common shareholders' equity of 11.9%
- » Total loans and bankers' acceptances increased by \$1.2 billion

FINANCIAL HIGHLIGHTS FOR THE PAST 3 YEARS



DECLARED DIVIDEND HISTORY

(\$ PER SHARE)



CONTACT INFORMATION

Public Affairs, Communications and Investor Relations

Tel.: 514-284-4500, ext. 7511

Fax: 514-284-3916

Email: gladys.caron@banquelaurentienne.ca

www.laurentianbank.ca

Head Office

Tour Banque Laurentienne

1981 McGill College Avenue,
20th floor, Montreal, Quebec
H3A 3K3

Transfer Agent Computershare Investor Services Inc.

1500 University Street, Suite 700
Montreal, Quebec H3A 3S8
Tel.: 1-800-564-6253

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. Forward-looking statements include, but are not limited to, statements regarding the Bank's business plan and financial objectives. The forward-looking statements contained in this document are used to assist the Bank's security holders and analysts in obtaining a better understanding of the Bank's financial position and the results of operations as at and for the periods ended on the dates presented and may not be appropriate for other purposes. Forward-looking statements typically use the conditional, as well as words such as prospects, believe, estimate, forecast, project, expect, anticipate, plan, may, should, could and would, or the negative of these terms, variations thereof 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 to be 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 considerably 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 further 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. 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.