

INVESTOR FACT SHEET



First quarter ended January 31, 2012

SHARES

STOCK SYMBOLS

Common Shares: LB (TSX)

Non-Cumulative Class A

Preferred Shares:

» Series 9: LB.PR.D

» Series 10: LB.PR.E

2012 Earnings Calendar

Quarter	Date	Conference Call
First	March 7	2:00 p.m. (ET)
Second	June 6	2:00 p.m. (ET)
Third	August 31	2:00 p.m. (ET)
Fourth	December 5	2:00 p.m. (ET)

Stock Market Information

As at January 31, 2012

Share Price \$46.20

Number of shares outstanding 23.9 million

Market capitalization \$1,105 million

Q1 - 2012

Dividend declared \$0.45

Dividend yield 3.9%

Laurentian Bank Overview

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

\$29.9 billion of assets on balance sheet as at January 31, 2012

Activities across Canada, with 68% of loans originating from Québec and 32% from the other provinces

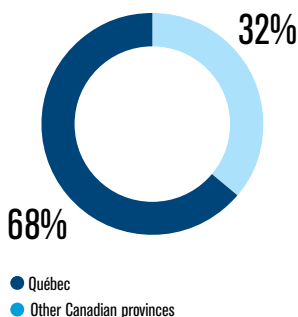
More than 235 points of service across Canada, including 158 retail branches and 429 ABMs

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

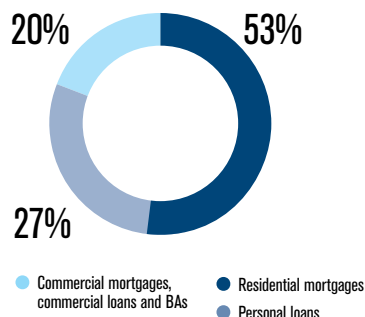
Close to 4,000 employees

Founded in 1846

GEOGRAPHIC DISTRIBUTION OF LOANS (January 31, 2012)



SECTORAL DISTRIBUTION OF LOANS (January 31, 2012)



RETAIL AND SME QUÉBEC

% of net income: 28%*

- 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

- 158 branches
- 429 automatic teller machines
- 22 commercial business centers
- 6 agricultural business centers

Average loans and acceptances
\$13.0 billion

Average deposits
\$9.5 billion

Positioning

3rd largest branch network in Québec

REAL ESTATE AND COMMERCIAL

% of net income: 38%*

- 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

Average loans and acceptances
\$3.3 billion

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%*

- Financial products and services sold through the financial advisor community

Presence

- Canada-wide distribution through a network of 22,000 financial advisors

Average loans and acceptances
\$5.8 billion

Average deposits
\$9.8 billion

Positioning

Canadian leader in serving the financial advisors market

LAURENTIAN BANK SECURITIES AND CAPITAL MARKETS

% of net income: 5%*

- 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
\$2.2 billion

Positioning

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

* For the 3 months ended January 31, 2012 and excluding the Other segment and excluding Transaction and Integration Costs

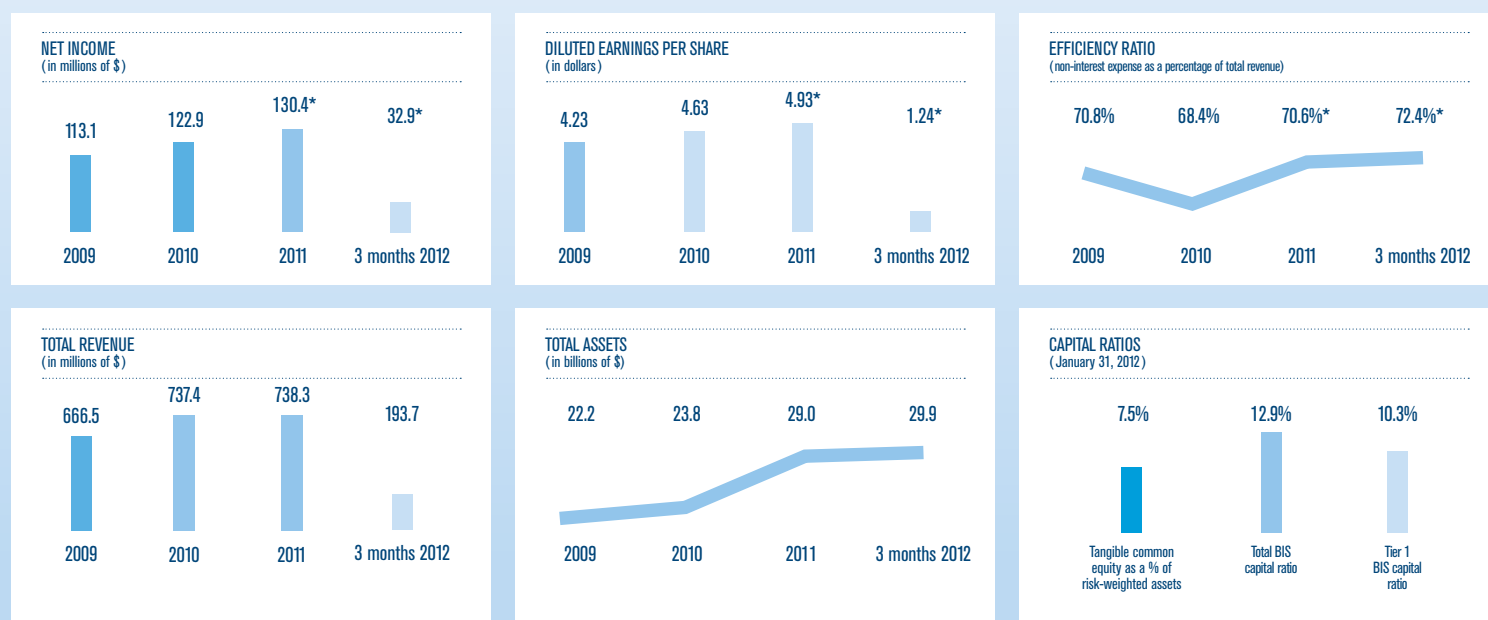
FINANCIAL OBJECTIVES FOR 2012 AND RESULTS FOR THE FIRST 3 MONTHS ENDED JANUARY 31, 2012

Performance indicators	2012 Objectives	3 months ended January 31, 2012
Revenue growth	> 5%	4%
Adjusted efficiency ratio	73% to 70%	72.4%
Adjusted return on common shareholders' equity	11.0% to 13.5%	12.4%
Adjusted diluted earnings per share	\$4.80 to \$5.40	\$1.24

Financial Highlights for Q1-2012

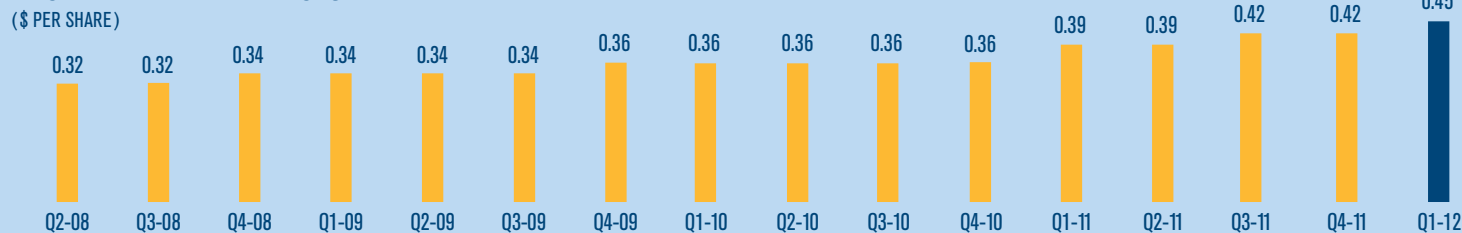
- » Net income of \$32.9 million, before Transaction and Integration Costs
- » Return on common shareholders' equity of 12.4%, before Transaction and Integration Costs
- » Continued strong loan growth, up 10% year-over-year
- » Credit quality remains strong

FINANCIAL HIGHLIGHTS FOR THE PAST 3 YEARS**



* Excluding Transaction and Integration Costs
 ** Results prior to 2011 have not been restated under IFRS

DECLARED DIVIDEND HISTORY



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