

# INVESTOR FACT SHEET



Second Quarter ended April 30, 2008 (Q2-08)

## SHARES

### STOCK SYMBOLS

Common Shares: LB (Toronto)

Non-Cumulative Class A

Preferred Shares:

» Series 9 LB.PR.D

» Series 10 LB.PR.E

### 2008 QUARTERLY EARNINGS RELEASE

Quarter	Date	Conference Call
First	February 27	2:00 p.m. (ET)
Second	May 28	2:00 p.m. (ET)
Third	September 5	2:00 p.m. (ET)
Fourth	December 5	2:00 p.m. (ET)

### 2008 COMMON SHARES DIVIDEND CALENDAR

Record date	Forecasted payment date
January 2, 2008	February 1, 2008
April 1, 2008	May 1, 2008
July 2, 2008	August 1, 2008
October 1, 2008	November 1, 2008

## CONTACT INFORMATION

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Laurentian Bank of Canada is a banking institution operating across Canada and offering diversified financial services to its clients. Distinguishing itself through excellence in service, as well as through its simplicity and proximity, the Bank serves individual consumers and small and medium-sized businesses. The Bank also offers its products to a wide network of independent financial intermediaries through B2B Trust, as well as full-service brokerage solutions through Laurentian Bank Securities.

Laurentian Bank is well established in the Province of Quebec, operating the third-largest retail branch network. Elsewhere throughout Canada, it operates in specific market segments where it holds an enviable position. Laurentian Bank of Canada has more than \$18 billion in balance sheet assets and more than \$15 billion in assets under administration. Founded in 1846, the Bank employs close to 3,400 people.

## RETAIL FINANCIAL SERVICES

With 156 branches, 337 automated banking machines and a network of more than 3,200 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

Laurentian Bank offers a broad range of financial products 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 29 commercial banking centres across Canada.

## B2B TRUST

B2B Trust is committed to provide 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 RRSP 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 a full-service investment dealer offering comprehensive investment products grouped under 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* and *Discount Brokerage* divisions currently serve clients through 14 offices in Quebec and Ontario. LBS also offers the Immigrant Investors program. Furthermore, LBS' *Business Services* division provides complete back office support to a wide range of customers.



Performance indicators	2008 Objectives	6 months ended April 30, 2008
Return on common shareholder's equity (ROE)	9.5% to 10.5%	9.6%
Diluted net income per share	\$3.30 to \$3.60	\$1.61
Total revenue	+ 5% (\$615 million)	+ 6.7% (\$306.6 million)
Efficiency ratio	74% to 72%	71.6%
Tier 1 capital ratio	Minimum of 9.5%	10.2%

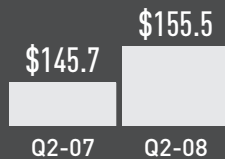
The objectives above are solely intended to provide the reader with information about how management measures its performance. It is not intended to disclose the Bank's expectations for future financial results.

## FINANCIAL HIGHLIGHTS FOR Q2-08

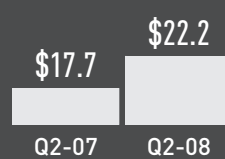
- » Increase of 6% in total loans and BAs and 7% in total deposits versus Q2-07
- » Total revenue growth of 7% versus Q2-07 coming from both higher net interest income and other income
- » Good expense control and a positive operating leverage
- » High level of securitization activities
- » Net income growth of 22% versus Q2-07
- » Return on common shareholder's equity (ROE) reaching 11.2%

	Q2-07	Q2-08
Balance sheet assets	\$17.8 billion	\$18.4 billion
Total gross loans and banker's acceptances	\$12.9 billion	\$13.6 billion
Total deposits	\$13.5 billion	\$14.4 billion
Number of full-time equivalent employees	3,300	3,385
Number of automated banking machines	337	337

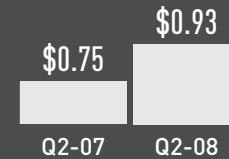
Total revenue (in millions of \$)



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



Diluted net income per common share<sup>1</sup>



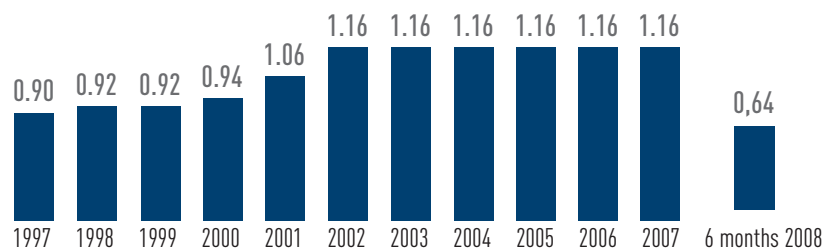
1) Q2-07 included the favourable effect of certain transactions and adjustments of \$1.6 million. Excluding that effect, EPS would have been \$0.68.

## OTHER INFORMATION ON COMMON SHARES

### STOCK MARKET INFORMATION

April 30, 2008	
Share price	\$42.21
Number of shares outstanding	23.8 million
Market capitalization	\$1,006.3 million
Q2-08	
Dividend paid	\$0.32
Dividend yield	3.0%

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



### 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, including statements regarding the Bank's business plan and financial objectives. These statements typically use the conditional, as well as words such as prospects, believe, estimate, forecast, project, expect, anticipate, plan, may, should, could, would or the negative of these terms or variations of them 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 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 appreciably 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 cautions that the foregoing list of factors is not exhaustive. For more information on the risk, 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](http://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.