

# INVESTOR FACT SHEET



Year ended October 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

## 2012 Earnings Calendar

Quarter	Date	Conference Call
First	March 7	2:00 p.m. (ET)
Second	June 6	2:00 p.m. (ET)

## Stock Market Information

### As at October 31, 2011

Share Price \$45.98

Number of shares outstanding 23.9 million

Market capitalization \$1,100 million

### Q4 - 2011

Dividend declared \$0.42

Dividend yield 3.7%

## 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

\$24.5 billion of assets on balance sheet as of October 31, 2011

Activities across Canada, with 64% of loans originating from Québec and 36% from the other provinces

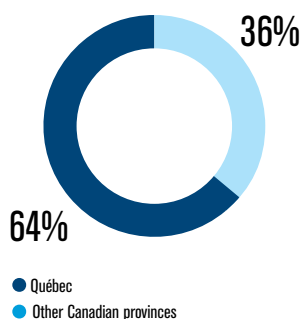
More than 200 points of service across Canada, including 158 retail branches and 427 ABMs

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

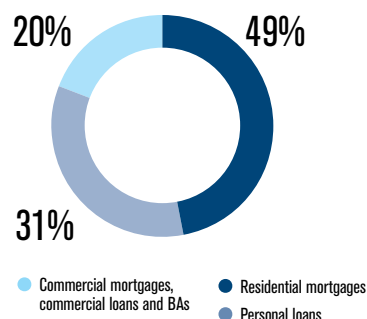
Close to 3,700 employees

Founded in 1846

### GEOGRAPHIC DISTRIBUTION OF LOANS (October 31, 2011)



### SECTORAL DISTRIBUTION OF LOANS (October 31, 2011)



### RETAIL & SME-QUÉBEC

% of net income: 31%\*

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

#### Presence

- 158 branches
- 427 automatic teller machines
- 18 commercial business centers
- 6 agricultural business centers

**Total average loans & BAs**  
\$12.7 billion

**Total average deposits**  
\$9.4 billion

#### Positioning

- 3<sup>rd</sup> largest branch network in Québec
- Well known for its superior service to SMEs as well as its specialization in certain sectors

### REAL ESTATE & COMMERCIAL

% of net income: 36%\*

- 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 & BAs**  
\$3.2 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 22,000 independent financial advisors

#### Presence

- 4 sales offices across Canada

**Total average loans & BAs**  
\$5.5 billion

**Total average deposits**  
\$9.3 billion

#### Positioning

- Canadian leader in serving the financial advisors market

### LAURENTIAN BANK SECURITIES & CAPITAL MARKETS

% of net income: 4%\*

- Complete range of brokerage services
- Institutional – Fixed Income
- Institutional – Equity
- Retail Brokerage Services
- Institutional Services Group
- 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 and the only Bank-owned dealer with a niche small cap focus

\* For the 12 months ended October 31, 2011 and excluding the Other segment

## FINANCIAL OBJECTIVES AND RESULTS FOR 2011

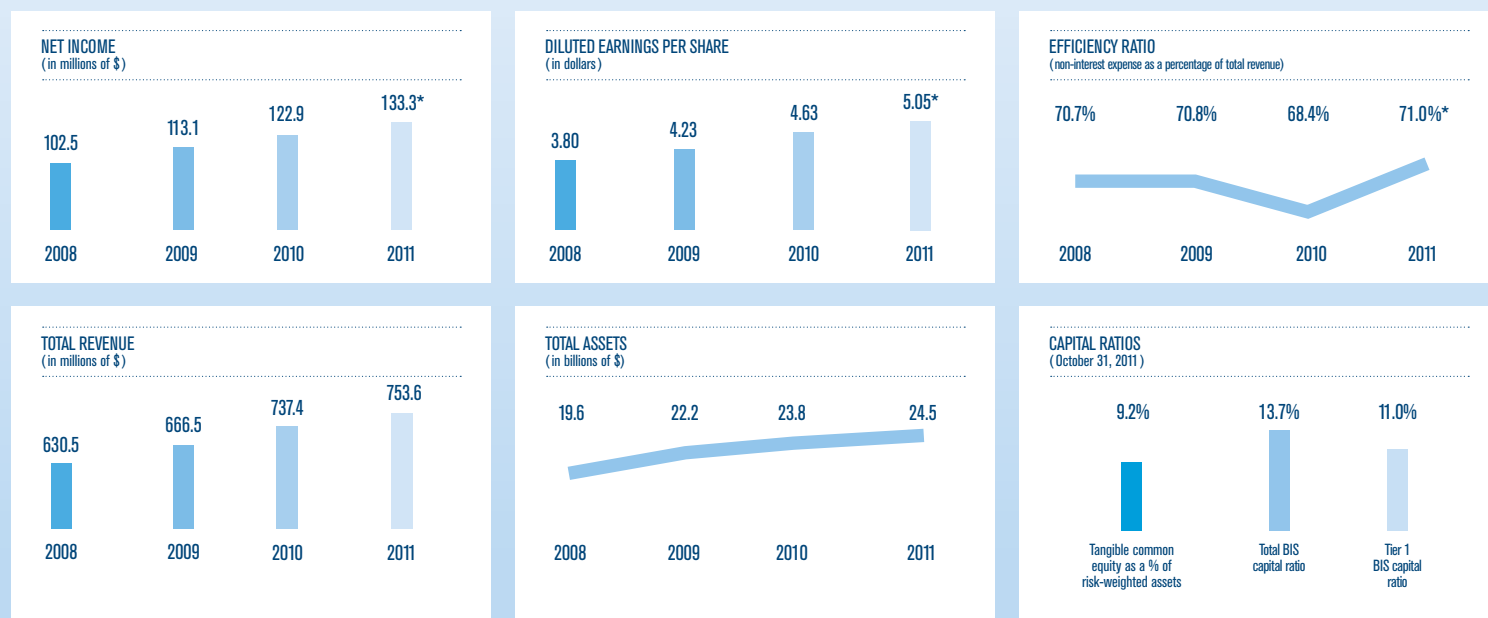
Performance indicators	2011 Objectives	2011 Results*
Return on common shareholders' equity	11.0% to 13.0%	11.6%
Diluted net earnings per share	\$4.80 to \$5.40	\$5.05
Revenue growth	> 5%	2%
Efficiency ratio	70% to 67%	71.0%

\* Excluding Transaction and Integration Costs in Q4-2011

## 2011 Financial Highlights

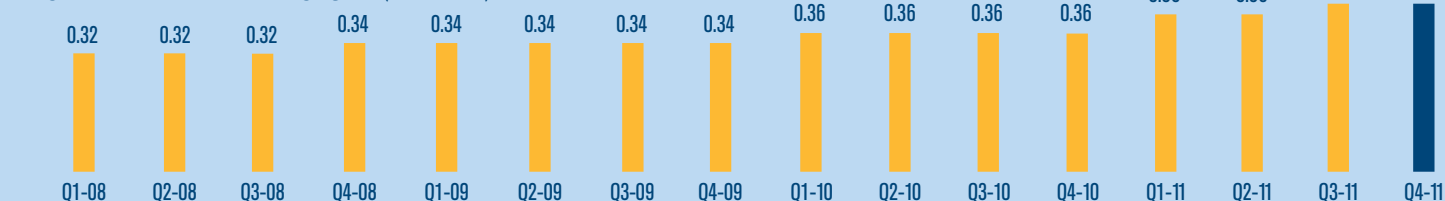
- » Common share dividend increase of \$0.03 to \$0.45 per share, per quarter
- » Record net income of \$133.3 million, up 8%\*
- » Return on common shareholders' equity of 11.6%\*
- » Strong loan growth of 8% including securitized loans
- » Significant improvement in credit quality with loan losses down 31% year over year

## FINANCIAL HIGHLIGHTS FOR THE PAST 4 YEARS



\* Excluding Transaction and Integration Costs in Q4-2011

## DECLARED DIVIDEND HISTORY (\$ PER SHARE)



\* Quarterly dividend increased to \$0.45 per share effective Q1-2012



## CONTACT INFORMATION

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