

# INVESTOR FACT SHEET



Year ended October 31, 2010

## 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 October 31, 2010

Share Price	\$44.25
Number of shares outstanding	23.9 million
Market capitalization	\$1,059 million

### Q4 - 2010

Dividend declared	\$0.39
Dividend yield	3.5%

## 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

\$23.8 billion of assets on balance sheet as of October 31, 2010

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

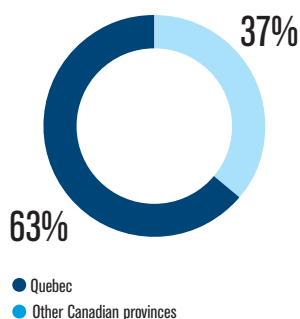
More than 200 points of service across Canada, including 157 retail branches and 413 ABMs

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

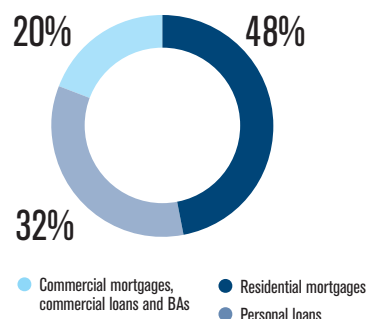
More than 3,600 employees

Founded in 1846

### GEOGRAPHIC DISTRIBUTION OF LOANS (October 31, 2010)



### SECTORAL DISTRIBUTION OF LOANS (October 31, 2010)



### RETAIL AND SME QUEBEC

% of net income: 31%\*

- Personal Banking: Transactional, financing and investment products and services
- Small and Medium-Sized Enterprises: Financing solutions and services such as exchange transactions, electronic banking and processing of international transactions

#### Presence

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

**Total average loans**  
\$11.9 billion

**Total average deposits**  
\$8.7 billion

#### Positioning

3<sup>rd</sup> largest branch network in Quebec

### REAL ESTATE AND COMMERCIAL

% of net income: 32%\*

- 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 Quebec

**Total average loans**  
\$2.8 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: 30%\*

- 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

- 5 sales offices across Canada

**Total average loans**  
\$5.2 billion

**Total average deposits**  
\$9.3 billion

#### Positioning

Canadian leader in the financial intermediary market

### LAURENTIAN BANK SECURITIES AND CAPITAL MARKETS

% of net income: 7%\*

- 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 12 months ended October 31, 2010 and excluding the Other segment

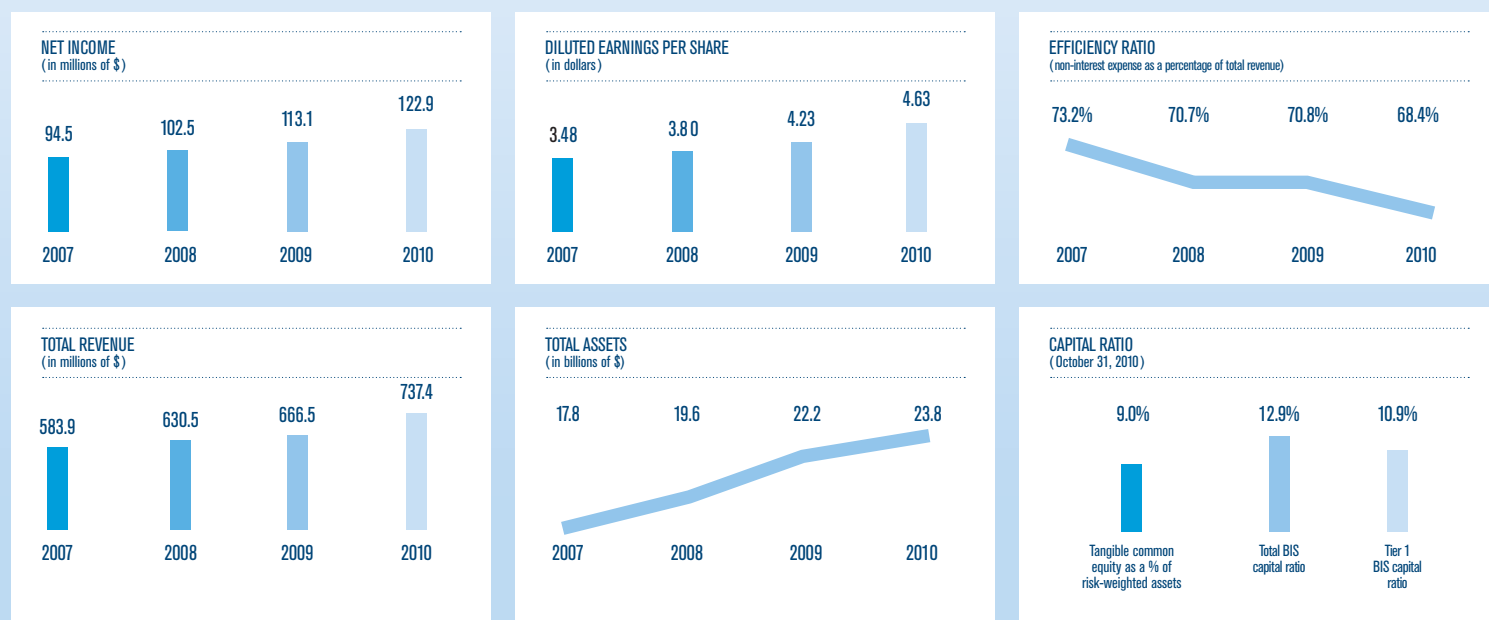
## FINANCIAL OBJECTIVES AND RESULTS FOR 2010

Performance indicators	2010 Objectives	2010 Results
Return on common shareholders' equity	10.0% to 12.0%	11.5%
Diluted net income per share	\$4.00 to \$4.70	\$4.63
Revenue growth	5% to 10%	11%
Efficiency ratio	70% to 67%	68.4%
Tier 1 BIS capital ratio	Minimum of 9.5%	10.9%

## 2010 Financial Highlights

- » Common share dividend increase of \$0.03 to \$0.39 per quarter
- » Record net income of \$122.9 million, up 9%
- » Income from continuing operations up 21%
- » Total revenue up 11% to \$737.4 million
- » Return on common shareholders' equity of 11.5%
- » Strong loan growth at 12%

## FINANCIAL HIGHLIGHTS FOR THE PAST 4 YEARS



## DECLARED DIVIDEND HISTORY

(\$ PER SHARE)



## CONTACT INFORMATION

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