

Press release

FOR IMMEDIATE RELEASE

LAURENTIAN BANK LAUNCHES ITS BLUE CHIP ACTIONGIC WITH A TWO-YEAR TERM AND RETURN POTENTIAL OF 8%

Montréal, January 17, 2013 – With RRSP season in full swing, the Laurentian Bank launches its Blue Chip *Action*GIC¹ with a two-year term and return potential of 8%. The Blue Chip *Action*GIC enables investors to benefit from the growth of Canada's best publicly listed companies, while guaranteeing the initial sum invested.

Blue Chips are listed companies, well-established and recognized nationwide for their financial stability. These organizations have proven themselves in their sectors of activity. The companies that make up the Blue Chip *ActionGIC* stock portfolio are the following:

- Scotiabank
- Royal Bank of Canada
- Toronto Dominion Bank (TD)
- Bombardier
- Canadian National Railway (CN)
- Manulife Financial
- Fortis
- Husky Energy
- Intact Financial Corporation

- Loblaws
- Rogers Communications
- Barrick Gold Corp
- Suncor Energy Inc.
- Telus
- Thompson Reuters
- Tim Hortons
- TransCanadaCorp

The principal advantage of the Blue Chip *ActionGIC* is its superior rate of return, able to reach a maximum of 8%, its guaranteed capital and short two-year term. In addition to being an interesting RRSP investment product, it is also an excellent TFSA investment product. Given its short term, it can also be used as a savings vehicle for upcoming projects or purchases.

The Laurentian Bank's various Blue Chip *Action*GICs are offered in either two-, three- or five-year terms. Anyone interested can consult a branch advisor to learn more about this offer.

About Laurentian Bank

Laurentian Bank of Canada is a pan-Canadian banking institution that has nearly \$35 billion in balance sheet assets and \$33 billion in assets under administration. Founded in 1846, Laurentian Bank was selected in 2012 as one of the 10 winners of the Canada's Passion Capitalists program in recognition of its sustained success through the promotion of passion within its ranks. The Bank employs more than 4,200 people.



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Recognized for its excellent service, proximity and simplicity, Laurentian Bank serves more than one million clients in market segments in which it holds an enviable position. In addition to occupying a choice position among consumers in Québec, where it operates the third largest branch network, the Bank has built a solid reputation across Canada in the area of real estate and commercial financing thanks to its teams working out of more than 35 offices in Ontario, Québec, Alberta and British Columbia. Its subsidiary, B2B Bank, is a Canadian leader in providing banking products as well as investment accounts and services to financial advisors and brokers, while Laurentian Bank Securities is an integrated broker, widely recognized for its expertise and effectiveness nationwide.

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Information:

Mary-Claude Tardif
Public Relations Advisor
514 284-4500, extension 4695
mary-claude.tardif@banquelaurentienne.ca

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Inherate for the Blue Chip 2-year ActionGIC is in effect from January 17, 2013, to March 6, 2013, inclusively. It is not an annual rate. All Blue Chip 2-year ActionGICs purchased during this period will be issued on March 8, 2013. Certain conditions apply. This offer cannot be combined with any other promotion. The total rate of return may not exceed the maximum return rate of 8% over two years. The maximum annual compound rate is 3.923%, which is subject to change at any time. The amount invested is guaranteed, but there is no guaranteed minimum return. The interest payable on the Blue Chip 2-year ActionGIC is calculated based on the performance of the benchmark index between the date the investment is issued and the benchmark index on the three calculation dates specified in the purchase agreement. The benchmark index is based on a portfolio of shares or trust units of Canadian companies that have a major market capitalization. All fluctuations of the benchmark index will affect the final return, which can be known only when the investment has matured. Past performance is not an indication of future performance. For more information on the Blue Chip 2-year ActionGIC, please speak with an advisor at your branch.