
**LAURENTIAN BANK IS *GAINING ALTITUDE* -
THE ORGANIZATION RELEASES ITS 2012 ANNUAL REPORT**

Montréal, December 7, 2012 – Laurentian Bank is pleased to announce that its Annual Report for the fiscal year ended October 31, 2012 is now available under the *Laurentian Bank* tab of the *Investors* section of its Web site (laurentianbank.ca).

Laurentian Bank President and CEO, Mr. Réjean Robitaille, underlined his satisfaction with the progress made by the institution, “Fiscal 2012 was the continuation of the positive momentum that has driven the organization forward over the last number of years. In fact, the Bank’s assets have doubled during the past five years, now standing at \$35 billion. Moreover, we have diversified our activities by sector and by geographical region such that, today, we enjoy a presence that is veritably pan-Canadian, with 39% of our loans and 53% of our profitability originating from outside Québec.”

More of Mr. Robitaille’s observations about the Bank’s accomplishments can be heard in a video posted online at www.banquelaurentienne.ca/en/about_lbc/my_investment.

Following are some pertinent facts and figures related to the Bank’s evolution:

- Laurentian Bank is recognized for the quality of its services, as evidenced by the level of satisfaction among its retail clients conducting business in its Québec branch network, reaching 95%. Laurentian Bank operates the third largest retail branch network in the province.
- The SME-Québec sector loan portfolio has doubled in volume over the past five years. The sector’s clients are served by 24 offices in the province.
- The B2B Bank subsidiary has posted impressive growth over the past few years, with its loan portfolio today totalling \$9.3 billion, its deposits at \$13 billion, and its assets under management being in the order of \$23.8 billion.
- Operating 14 offices in four provinces, the Real Estate and Commercial sector’s activities are very diversified. A total of 56% of the sector’s loans originate from Ontario, 33% from Québec, and 11% from Western Canada and the Atlantic provinces.
- The Laurentian Bank Securities (LBS) subsidiary opened an office in Winnipeg in 2012, thereby reinforcing its presence outside Québec. LBS has close to 100 investment advisors within its ranks and is recognized for its fixed income institutional brokerage services across Canada, as well as for its specialization among small cap companies.
- The Bank completed issuances of capital totalling \$482 million in 2012, which demonstrates the confidence of investors and financial markets in the institution’s accomplishments over the past several years.
- The Bank was among the 10 winners in 2012 of Knightsbridge Strategic Talent’s *Canada’s Passion Capitalists* program, which recognizes organizations that strive to and succeed in promoting their passion and generating the energy, intensity and perseverance necessary to achieve superior results.



Press release

FOR IMMEDIATE RELEASE

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.

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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