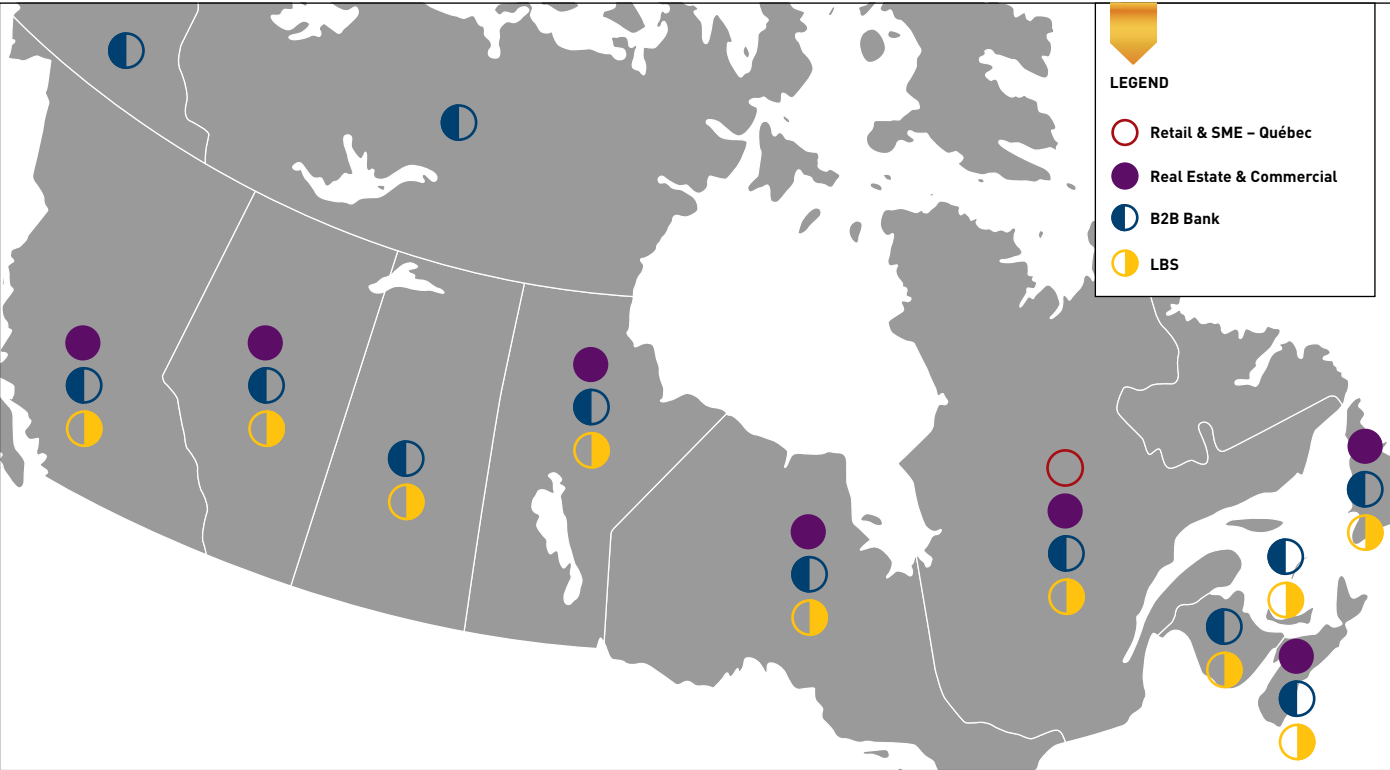


# OUR CORPORATE STRATEGY

## BASED ON 3 PILLARS

<p><b>1 FOCUS</b></p> <p>On profitable markets in Québec and in larger Canadian cities, where we hold distinctive advantages and can appropriately invest to generate growth</p>	<p><b>2 AGILE GROWTH</b></p> <p>Promoted through our culture of proximity and service and made possible by our light organizational structure, enabling us to be opportunistic</p>	<p><b>3 EXECUTION</b></p> <p>Excellence in execution, facilitated by our proactive approach to our business plan and to risk management</p>
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## A PAN-CANADIAN PRESENCE



# OVERVIEW OF BUSINESS SEGMENTS

	PRESENCE	POSITIONING	GEOGRAPHIC DISTRIBUTION OF LOAN PORTFOLIO
<b>RETAIL &amp; SME-QUÉBEC</b>			
A complete offer of financial products and services for retail and SME in Québec	<ul style="list-style-type: none"> <li>157 branches</li> <li>426 ATMs</li> <li>24 business centers</li> </ul>	<ul style="list-style-type: none"> <li>3<sup>rd</sup> largest branch network in Québec</li> <li>Well known for its superior service to SMEs as well as its specialization in certain sectors</li> </ul>	<ul style="list-style-type: none"> <li>Québec: 100%</li> </ul>
<b>REAL ESTATE &amp; COMMERCIAL</b>			
Real estate financing for commercial property and commercial banking for medium-sized enterprises across Canada	<ul style="list-style-type: none"> <li>14 Real estate and commercial banking centers in B.C., Alberta, Ontario and Québec</li> </ul>	<ul style="list-style-type: none"> <li>Widely recognized leadership and expertise in real estate financing within Canada</li> <li>Expert commercial financing through specialized teams</li> </ul>	<ul style="list-style-type: none"> <li>Ontario: 56%</li> <li>Québec: 33%</li> <li>Western Canada and Atlantic provinces: 11%</li> </ul>
<b>B2B BANK</b>			
Personal banking products such as investment loans, mortgages, high interest accounts, GIC's and investment accounts and services distributed through a network of financial advisors and brokers	<ul style="list-style-type: none"> <li>Business development sales teams servicing financial advisors and their dealers, mortgage brokers and mutual fund manufacturers across Canada</li> </ul>	<ul style="list-style-type: none"> <li>Canadian leader in serving the financial advisor and broker market</li> </ul>	<ul style="list-style-type: none"> <li>Ontario: 58%</li> <li>Western Canada and Atlantic provinces: 32%</li> <li>Québec: 10%</li> </ul>
<b>LAURENTIAN BANK SECURITIES AND CAPITAL MARKETS</b>			
Integrated broker serving Institutional and Retail investors; Bank-related capital market activities	<ul style="list-style-type: none"> <li>16 offices in Québec, Ontario and Manitoba</li> </ul>	<ul style="list-style-type: none"> <li>Recognized and choice provider of Fixed Income Institutional brokerage service in Canada</li> <li>Only Bank-owned dealer with a niche small cap focus</li> </ul>	<ul style="list-style-type: none"> <li>Pan-Canadian activities</li> </ul>

## 10 THINGS YOU MAY NOT KNOW ABOUT LAURENTIAN BANK

- The Bank's assets have nearly doubled to \$35 billion in five years and assets under administration now total \$33 billion.
- Laurentian Bank is the only bank in Canada that has increased its earnings per share in each of the last seven years.
- Laurentian Bank's charter has allowed it to operate outside Québec only since 1987. Its pan-Canadian activities have grown and diversified steadily since that date.
- More than 50% of the Bank's profits now come from outside Québec.
- More than 750,000 accounts across Canada hold B2B Bank products owing to the thousands of financial advisors and brokers who recommend them.
- Laurentian Bank Securities has relationships with the federal government and all 10 provinces, helping them to meet their financing needs through issuing bonds.
- Five of the thirteen members of Laurentian Bank's Board of Directors, or 38%, are women. It therefore has the highest level of female representation on its Board among Canadian banks.
- The Bank's dividend has increased 59% over the last five years, a compound annual growth rate of 10%.
- The Bank has more than 1 million clients.
- With a 166-year history, Laurentian Bank is the third-oldest company in Montréal.