

INVESTOR FACT SHEET

First quarter ended January 31, 2013



SHARES

STOCK SYMBOLS

Common Shares: LB (TSX)

Non-Cumulative Class A

Preferred Shares:

» Series 9 : LB.PR.D

» Series 10 : LB.PR.E

» Series 11 : LB.RR.F

2013 EARNINGS CALENDAR

Quarter	Date	Conference call
First	March 6	2:00 p.m. (ET)
Second	June 5	2:00 p.m. (ET)
Third	August 30	2:00 p.m. (ET)
Fourth	December 11	2:00 p.m. (ET)

STOCK MARKET INFORMATION

As at January 31, 2013

•Share Price	\$44.10
•Number of shares outstanding	28.3 million
•Market capitalization	\$1,246 million

Q1 - 2013

•Dividend declared	\$0.49
•Dividend yield	4.4%

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

\$34.2 billion of assets on balance sheet as of January 31, 2013

Activities across Canada, with 68% of loans originating from Québec and 31% from the other provinces

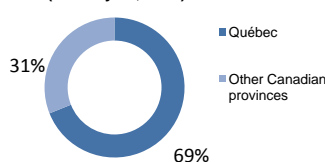
More than 240 points of service across Canada, including 155 retail branches and 424 ABMs

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

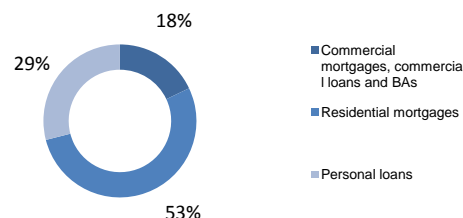
More than 4,200 employees

Founded in 1846

GEOGRAPHIC DISTRIBUTION OF LOANS
(January 31, 2013)



SECTORAL DISTRIBUTION OF LOANS
(January 31, 2013)



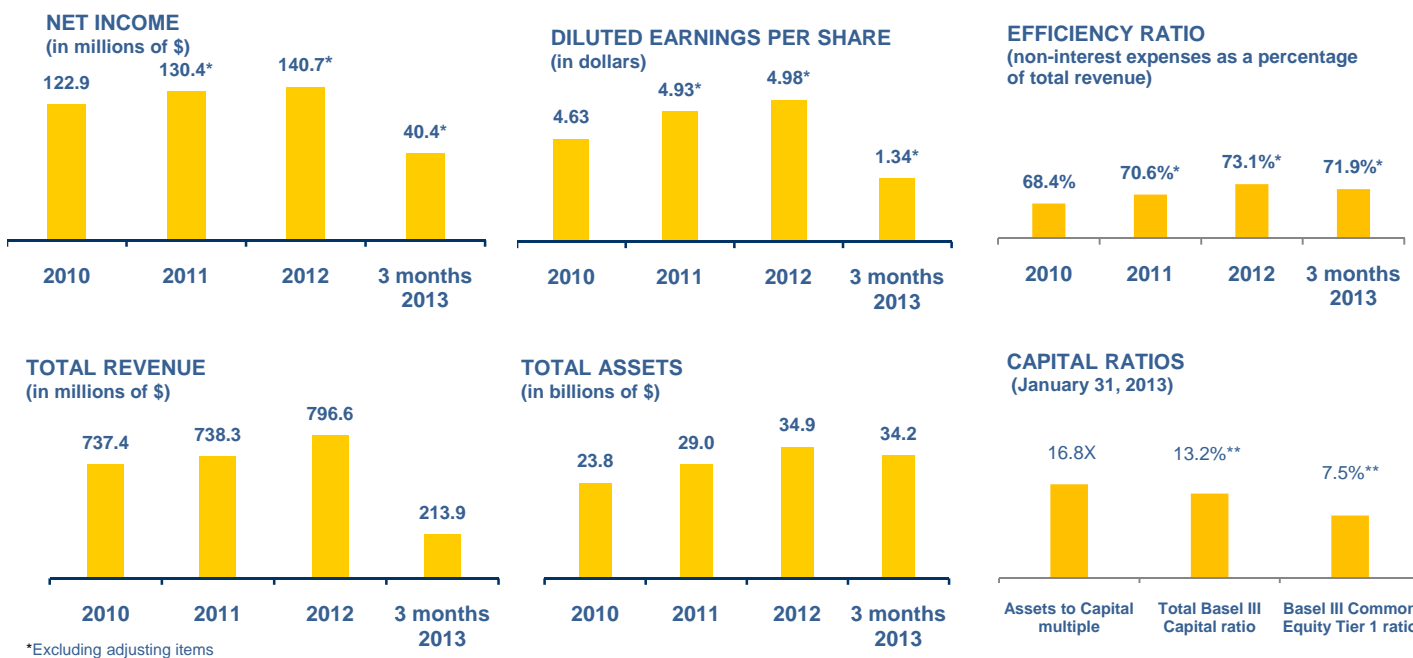
RETAIL & SME-QUÉBEC	REAL ESTATE & COMMERCIAL	B2B BANK	LAURENTIAN BANK SECURITIES & CAPITAL MARKETS
% of net income: 24%*	% of net income: 36%*	% of net income: 34%*	% of net income: 6%*
- Complete offer of financial products and services for retail and SME in Québec	- Real estate financing for commercial property and commercial banking for medium-sized enterprises across Canada	- Personal banking products and investment accounts and services distributed through a network of financial advisors and brokers to their clients	- Integrated broker serving institutional and retail investors; Bank-related capital market activities
Presence - 155 branches - 424 automatic teller machines - 24 business centers in Québec	Presence - 14 offices in Ontario, Western Canada and Québec	Presence - Business development sales teams servicing financial advisors and brokers across Canada	Presence - 16 offices in Québec, Ontario and Manitoba
Total average loans & BAs \$13.7 billion Total average deposits \$9.7 billion Assets under administration \$2.2 billion	Total average loans & BAs \$3.4 billion Total average deposits \$0.4 billion	Total average loans & BAs \$9.3 billion Total average deposits \$13.0 billion Assets under administration \$26.9 billion	Assets under administration \$2.3 billion
Positioning - 3rd largest branch network in Québec - Well known for its superior service to SME's as well as its specialization in certain sectors	Positioning Widely recognized leadership and expertise in the area of real estate financing within Canada	Positioning Canadian leader in serving the financial advisor and broker market	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 3 months ended January 31, 2013 and excluding the Other segment and adjusting items.

FINANCIAL OBJECTIVES FOR 2013 AND RESULTS FOR THE FIRST 3 MONTHS ENDED JANUARY 31, 2013

<u>Performance indicators</u>	<u>2013 Objectives*</u>	<u>3 months ended January 31, 2013</u>	<u>Financial Highlights for Q1-2013</u>
Revenue growth	>5%	10%	•Adjusted net income of \$40.4* million, up 23%
Adjusted efficiency ratio*	72.5% to 69.5%	71.9%	•Adjusted return on common shareholders' equity of 12.2%
Adjusted return on common shareholder's equity*	10.5% to 12.5%	12.2%	•Low loan losses reflecting excellent credit quality
Adjusted net income*	\$145.0 M to \$165.0 M	\$40.4 M	•Successful launch of the Dividend Reinvestment Plan

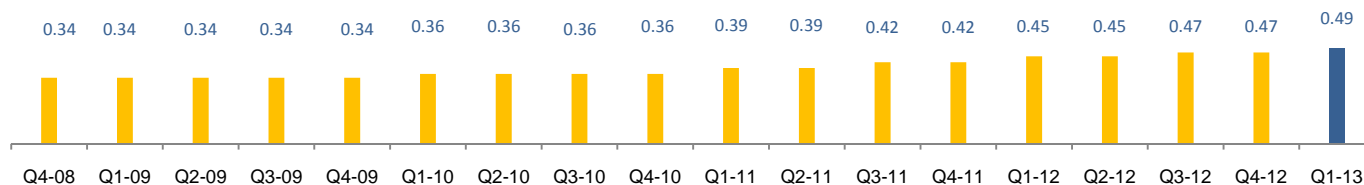
FINANCIAL HIGHLIGHTS FOR THE PAST 3 YEARS



*Excluding adjusting items

**All-in basis

DECLARED DIVIDEND HISTORY (\$ PER SHARE)



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