

# INVESTOR FACT SHEET



Second quarter ended April 30, 2012

## SHARES

### STOCK SYMBOLS

Common Shares: LB (TSX)

Non-Cumulative Class A

Preferred Shares:

» Series 9: LB.PR.D

» Series 10: LB.PR.E

## 2012 Earnings Calendar

Quarter	Date	Conference Call
First	March 7	2:00 p.m. (ET)
Second	June 6	2:00 p.m. (ET)
Third	August 31	2:00 p.m. (ET)
Fourth	December 5	2:00 p.m. (ET)

## Stock Market Information

### As at April 30, 2012

Share Price	\$44.03
Number of shares outstanding	25.3 million
Market capitalization	\$1,112 million

### Q2 - 2012

Dividend declared	\$0.45
Dividend yield	4.1%

## 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

\$30.7 billion of assets on balance sheet as at April 30, 2012

Activities across Canada, with 68% of loans originating from Québec and 32% from the other provinces

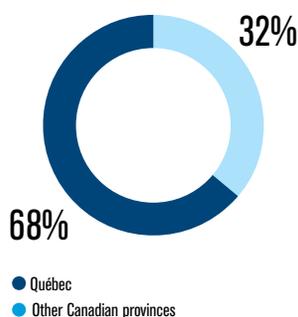
More than 235 points of service across Canada, including 158 retail branches and 426 ABMs

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

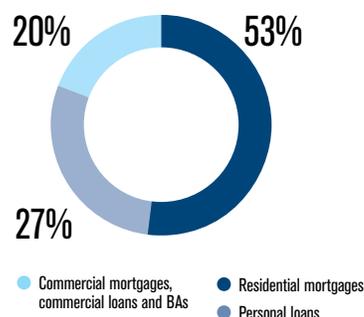
More than to 4,000 employees

Founded in 1846

### GEOGRAPHIC DISTRIBUTION OF LOANS (April 30, 2012)



### SECTORAL DISTRIBUTION OF LOANS (April 30, 2012)



### RETAIL AND SME QUÉBEC

% of net income: 27%\*

- Personal Banking: Transactional, financing and investment products and services in Québec
- Small and Medium-Sized Enterprises: Banking solutions and services such as operating credit facilities, deposits, electronic banking and processing of international transactions, in Québec

#### Presence

- 158 branches
- 426 automatic teller machines
- 22 commercial business centers
- 6 agricultural business centers

**Average loans and acceptances**  
\$13.2 billion

**Average deposits**  
\$9.5 billion

#### Positioning

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

### REAL ESTATE AND COMMERCIAL

% of net income: 40%\*

- 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 Québec

**Average loans and acceptances**  
\$3.4 billion

**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: 27%\*

- Financial products and services sold through the financial advisor community

#### Presence

- Canada-wide distribution through a network of 23,000 financial advisors

**Average loans and acceptances**  
\$6.0 billion

**Average deposits**  
\$10.0 billion

#### Positioning

Canadian leader in serving the financial advisors market

### LAURENTIAN BANK SECURITIES AND CAPITAL MARKETS

% of net income: 6%\*

- 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**  
\$2.2 billion

#### Positioning

Recognized and choice provider of fixed income institutional brokerage services in Canada

\* For the 6 months ended April 30, 2012 and excluding the Other segment and excluding Transaction and Integration Costs

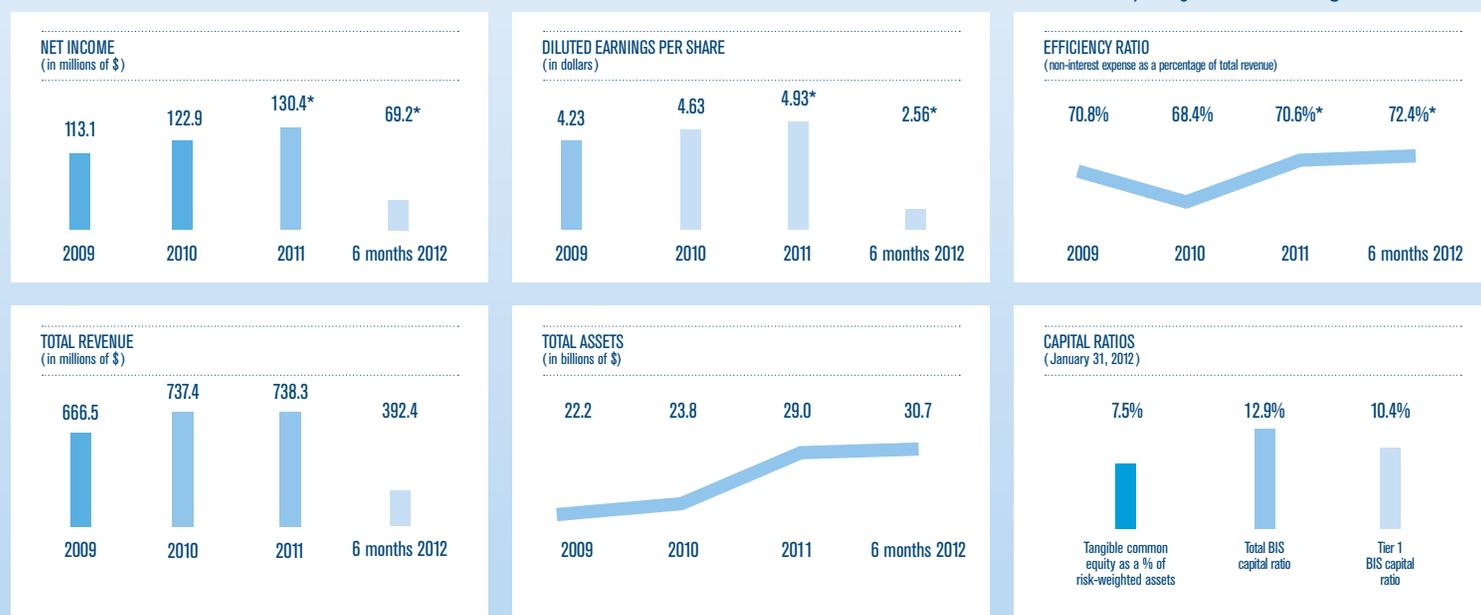
# FINANCIAL OBJECTIVES FOR 2012 AND RESULTS FOR THE FIRST 6 MONTHS ENDED APRIL 30, 2012

Performance indicators	2012 Objectives	6 months ended April 30, 2012
Revenue growth	> 5%	6%
Adjusted efficiency ratio	73% to 70%	72.4%
Adjusted return on common shareholders' equity	11.0% to 13.5%	12.7%
Adjusted diluted earnings per share	\$4.80 to \$5.40	\$2.56

## Financial Highlights for Q2-2012

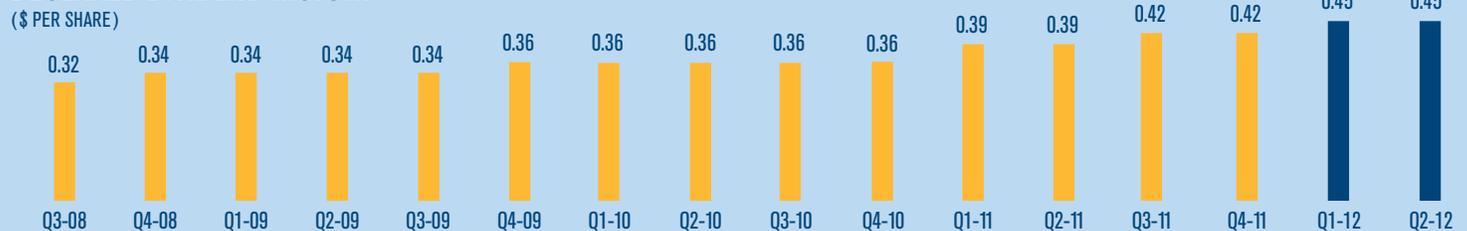
- » Quarterly, common share dividend raised by \$0.02 to \$0.47 per share
- » Net income of \$36.3 million, excluding Transaction and Integration Costs
- » Return on common shareholders' equity of 13.0%, excluding Transaction and Integration Costs
- » Continued strong loan growth, up 9% year-over-year
- » Credit quality remains strong

## FINANCIAL HIGHLIGHTS FOR THE PAST 3 YEARS\*\*



\* Excluding Transaction and Integration Costs  
 \*\* Results prior to 2011 have not been restated under IFRS

## DECLARED DIVIDEND HISTORY



\*\*\* Quarterly dividend increased to \$0.47 per share effective Q3-2012



## CONTACT INFORMATION

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