

EXECUTIVE OFFICERS**MEMBERS OF THE
MANAGEMENT COMMITTEE**

Raymond McManus
President and
Chief Executive Officer

Robert Cardinal
Senior Executive Vice-President,
Finance, Administration
and Strategic Development
and Chief Financial Officer

Bernard Piché
Senior Executive Vice-President,
Treasury, Capital Markets and
Brokerage

Lorraine Pilon
Executive Vice-President,
Corporate Affairs, Human
Resources and Secretary

Réjean Robitaille
Senior Executive Vice-President,
Retail and Commercial
Financial Services

André Scott
Executive Vice-President,
Commercial Financial Services

**MEMBERS OF THE
PLANNING COMMITTEE**

Marcel Beaulieu
Vice-President,
Product Management

Yassir Berbiche
Senior Vice-President
and Treasurer

Luc Bernard
Executive Vice-President,
Retail Financial Services

Louise Bourassa
Senior Vice-President,
Administrative Services

Denise Brisebois
Senior Vice-President,
Human Resources

François Desjardins
President and Chief
Executive Officer, B2B Trust

Jean-François Doyon
Vice-President,
Internal Audit

Philippe Duby
Senior Vice-President,
Real Estate Management
and Chief Information Officer

Richard Fabre
Vice-President,
Retail Financial Services,
North Shore, Downtown
Montreal and Western Quebec

William Galbraith
Vice-President,
Commercial Banking

Mario Galella
Vice-President,
Retail Financial
Services, North
and West Montreal

Michel Gendron
Vice-President,
Corporate Banking,
Quebec

Paul Hurtubise
Senior Vice-President,
Real Estate Financing

Rick C. Lane
Vice-President,
Real Estate Financing,
Ontario

Chantal Lauzon
Vice-President,
Taxation

André Lopresti
Vice-President
and Chief Accountant

Michel Garneau
Vice-President,
Retail Financial Services
Quebec, Eastern Quebec
and Mauricie

Louis Marquis
Senior Vice-President,
Credit

Pierre Minville
Senior Vice-President,
Risk management,
Mergers and Acquisitions

Marc Paradis
Senior Vice-President,
Strategic Planning
and Control

Yves Ruest
Vice-President,
Finance and Administration
and Chief Financial
Officer, Laurentian Bank
Securities Inc.

Claude Sasseville
Vice-President,
Retail Financial Services,
East Montreal and South Shore
and Mortgage Development

Al Spadaro
Vice-President, Business
Development, B2B Trust

Eva Stamadimos
Vice-President, Human
Resources and Chief
Risk Officer, B2B Trust

Michel C. Trudeau
President and Chief Executive
Officer, Laurentian Bank
Securities Inc.

Raymond Trudeau
Senior Vice-President,
Retail Services, Laurentian
Bank Securities Inc.

BRANCHES

- Alma**
500, rue Sacré-Cœur O.
- Amos**
1, 1^{ère} Avenue O.
- Baie Comeau**
600, boul. Lafèche
- Belœil**
706, boul. Laurier
- Blainville**
1356, boul. Curé-Labelle
9, boul. de la Seigneurie
- Boucherville**
999, boul. Montarville
- Brossard**
1635, boul. Rome
- Campbell's Bay**
148, rue Front
- Côte St-Luc**
5479, av. Westminster
- Chateauguay**
111, boul. Saint-Jean Baptiste
530, 3^e rue
- Dolbeau – Mistassini**
1372, boul. Wallberg
- Dollard-des-Ormeaux**
4057, montée Saint-Jean
3500, boul. des Sources
- Dorval**
325, av. Dorval
- Drummondville**
571, boul. Saint-Joseph
- Fort Coulonge**
532, rue Baume
- Gatineau**
139, boul. de l'Hôpital
75, du Plateau
770, boul. Saint-Joseph
- Granby**
40, rue Évangéline
- Grand-Mère**
531, 6^e Avenue
- Grenville**
240, rue Principale
- Joliette**
373, rue Notre-Dame
- Lachute**
470, rue Principale O.
- La Prairie**
995, boul. Taschereau
- Laval**
928, Autoroute 13
928, Autoroute Chomedey O.
233, boul. Curé-Labelle
3387, boul. Dagenais O.
510, boul. des Laurentides
750, rue Montrose
3870, boul. Notre-Dame
1899, boul. René-Laennec
1995, boul. Saint-Martin O.
4600, boul. Samson
- Longueuil**
2836, chemin Chambly
4, rue Saint-Charles E.
6250, boul. Cousineau
5925, boul. Payer
3700, boul. Taschereau
- Maniwaki**
111, boul. Desjardins
- Mascouche**
848, montée Masson
- Mont Laurier**
476, rue de la Madone
- Montréal**
4945, rue Beaubien E.
6593, rue Beaubien E.
4155, rue Bélanger E.
5900, rue Bélanger E., Saint-Léonard
290, rue Chabanel O.
8262, boul. Champlain, Lasalle
4135, rue D'Amiens, Montréal Nord
6225, av. Darlington
865, boul. Décarie, Saint-Laurent
5159, boul. Décarie
88, boul. Don Quichotte
885, rue Fleury E.
2200, rue Fleury E.
10451, boul. Gouin O.,
Pierrefonds – Roxboro
5501, boul. Henri-Bourassa E.,
Montréal Nord
8595, rue Hochelaga
136, boul. Jacques-Bizard, Île Bizard
7050, rue Jarry E., Anjou
4725, rue Jarry E., Saint-Léonard
790, rue Jarry O.
10, rue Jean-Talon E.
5355, rue Jean-Talon E., Saint-Léonard
555, rue Jean-Talon O.
6651, boul. Joseph-Renaud, Anjou
9095, rue Lajeunesse
8410, boul. Langelier, Saint-Léonard
6525, boul. Léger, Montréal-Nord
6500, av. de Lorimier
2937, rue Masson
8646, boul. Maurice-Duplessis,
Rivière des Prairies
6270, boul. Monk
1981, av. McGill College
1100, av. du Mont Royal E.
8787, boul. Newman, Lasalle
1675, rue Notre-Dame, Lachine
3720, rue Ontario E.
- 7705, av. Papineau
5059, av. du Parc
1430, rue Poirier, Saint-Laurent
1100, boul. René-Lévesque O.
936, rue Sainte-Catherine E.
8090, rue Saint-Denis
391, rue Saint-Jacques
4080, rue Saint-Jacques
3730, boul. Saint-Laurent
7192, boul. Saint-Michel
8930, boul. Saint-Michel
2490, rue de Salaberry
1805, rue Sauvé O.
801, rue Sherbrooke E.
6615, rue Sherbrooke E.
12050, rue Sherbrooke E.
5651, rue Sherbrooke O.
1291, boul. Shevchenko, Lasalle
6640 av. Somerled
1447, av. Van Horne, Outremont
4790, av. Van Horne
5501, av. Verdun, Verdun
8945, boul. Viau, Saint-Léonard
4214, rue Wellington, Verdun
- Murdochville**
601, 5^e rue
- New Carlisle**
168, boul. Gérard-D.-Lévesque
- New Richmond**
228, boul. Perron
- Nicolet**
92, place 21 mars
- Ottawa**
1021 Cyrille Road
- Paspébiac**
120, boul. Gérard-D.-Lévesque
- Port Daniel**
10, route 132
- Québec**
999, rue de Bourgogne
510, boul. Charest E.
1221, Charles-Albanel
580, Grande Allée E.
8000, boul. Henri-Bourassa
2600, boul. Laurier
2700, boul. Laurier
1275, Chemin Sainte-Foy
3930, boul. Wilfrid-Hamel O.
3333, boul. du Carrefour
5401, boul. des Galeries
- Repentigny**
150, boul. Iberville
910A, boul. Iberville
- Rimouski**
320, rue Saint-Germain E.
- Roberval**
773, boul. Saint-Joseph
- Rosemère**
401, boul. Labelle
- Rouyn – Noranda**
24, rue Perreault E.
- Saguenay**
1611, boul. Talbot, Chicoutimi
3460, boul. Saint-François, Jonquière
1220, av. du Port, La Baie
- Saint-Bruno de Montarville**
690, montée Montarville
335, boul. des Promenades
- Saint-Constant**
400, route 132
- Sainte-Marie-de-Beauce**
16, rue Notre-Dame N.
- Sainte-Thérèse-de-Blainville**
95, boul. Labelle
81, rue Turgeon
- Saint-Eustache**
250, boul. Arthur-Sauvé
- Saint-Georges**
11400, 1^{ère} Avenue
- Saint-Hyacinthe**
5915, rue Martineau
- Saint-Jean-sur-Richelieu**
605, Pierre-Caisse
- Saint-Jérôme**
900, boul. Grignon
- Saint-Lambert**
400, av. Victoria
- Saint-Raymond**
300, rue Saint-Joseph
- Sept-Îles**
770, boul. Laure
- Sherbrooke**
2637, rue King O.
4857, boul. Bourque, Rock Forest
- Sorel – Tracy**
831, route Marie-Victoria
- Terrebonne**
1035, boul. des Seigneurs
- Thetford Mines**
222, boul. Frontenac O.
- Trois-Rivières**
425, rue des Forges
4450, boul. des Forges
- Val d'Or**
872, 3^e Avenue
- Vaudreuil – Dorion**
43 Cité des Jeunes
- Valleyfield**
187, Victoria
- Victoriaville**
403, boul. Jutras E.
- Westmount**
4848, rue Sherbrooke O.

OFFICES

AGRICULTURAL FINANCING
Drummondville
 571, boul. Saint-Joseph

Granby
 40, rue Évangéline

Lachute
 470, rue Principale

Saint-Hyacinthe
 5915, rue Martineau

Saint-Jean-sur-Richelieu
 605, boul. Pierre-Caisse

Sainte-Marie-de-Beauce
 16, rue Notre-Dame Nord

Victoriaville
 403, boul. Juras E.

B2B TRUST
Toronto – Head Office
 130 Adelaide Street W.
 3rd Floor

COMMERCIAL FINANCING

Drummondville
 571, boul. St-Joseph

Gatineau
 770, boul. Saint-Joseph
 Hull

Kitchener
 10 Duke Street W.

Laval
 1991 Boul St-Martin O.
 Bureau 105

Longueuil
 4, rue St-Charles E.

Markham
 11 Allstate Parkway
 Suite 430

Mississauga
 989 Derry Road E.
 Suite 303

Montréal
 255, boul. Crémazie E.
 Bureau 1100

Montréal – Major accounts
 1981 McGill College avenue
 Suite 1670

Québec
 2700, boul. Laurier
 Bureau 2287
 Sainte-Foy

Sherbrooke
 2637, rue King O.

Saguenay
 1611, boul. Talbot
 Bureau 100
 Chicoutimi

INTERNATIONAL SERVICES
Montréal
 1981, avenue McGill College
 Bureau 1750

Markham (Ontario)
 11 Allstate Parkway
 Suite 430

LAURENTIAN BANK SECURITIES INC.
Cornwall
 55 Water Street W.
 Suite 385

Drummondville
 645, boul. Saint-Joseph
 Bureau 100

Granby
 20, Place du Lac

Kamouraska
 622, rue Elzéar

Laval
 2525, boul. Daniel-Johnson
 Bureau 500

Longueuil
 1111, rue St-Charles O.
 Bureau 350

Montréal
 1981, avenue McGill College
 Bureau 100

Québec
 2600, boul. Laurier
 Bureau 2280
 Sainte-Foy

Saint-Jean-sur-Richelieu
 100, rue Richelieu
 Bureau 150

Toronto
 130 Adelaide Street W.

Sainte-Thérèse-de-Blainville
 212, boul. Labelle
 Bureau 102

LAURENTIAN TRUST OF CANADA INC.
Montréal
 425, boul. de Maisonneuve O.

LBC CAPITAL II INC.
Montréal
 1981, avenue McGill College
 20^e étage

LBC FINANCIAL SERVICES INC.
Montréal
 425, boul. de Maisonneuve O.
 Bureau 105

LBC TRUST
Montréal
 1981, avenue McGill College
 20^e étage

MICRO-BUSINESS
Alma
 500, rue Sacré-Cœur O.

Montréal
 425, boul. de Maisonneuve O.
 Bureau 105

Québec
 2600, boul. Laurier
 Bureau 25
 Sainte-Foy

PRIVATE BANKING
Montréal
 1981, avenue McGill College
 Mezzanine South Tower

REAL ESTATE FINANCING
Calgary
 1122 – 4 Street SW
 Suite 450

Kitchener
 10 Duke Street W.
 Suite 100

Montréal
 1981, McGill College
 Mezzanine

Ottawa
 1021 Cyrville Road,
 Unit 9

Toronto
 130 Adelaide Street W.
 3rd Floor

Vancouver
 700 West Georgia Street
 Suite 603

SUBSIDIARIES AND AFFILIATED COMPANIES

As at October 31, 2005 Name	Principal office address	Carrying value of voting shares owned by the Bank ⁽¹⁾ (\$'000)	Percentage of voting shares owned by the Bank
B2B Trust	Toronto, Canada	\$ 177,123	100%
Laurentian Trust of Canada Inc.	Montreal, Canada	\$ 65,425	100%
LBC Trust	Toronto, Canada	\$ 44,654	100%
Laurentian Bank Securities Inc.	Montreal, Canada	\$ 24,682	100%
LBC Financial Services Inc.	Montreal, Canada	\$ 1,918	100%
LBC Capital II Inc.	Montreal, Canada	\$ 18,067	100%
4327853 Canada Inc.	Montreal, Canada	\$ 79,806	100%
Brome Financial Corporation Inc.	Montreal, Canada	\$ 6,812	51%

(1) The carrying value of voting shares is stated at the Bank's net equity in these investments.

SHAREHOLDER INFORMATION

Head office

Tour Banque Laurentienne
1981 McGill College Avenue
Montreal, Québec H3A 3K3
Tel.: (514) 284-4500 ext. 5996
Fax: (514) 284-3396

Telebanking Centre,
Automated Banking
and customer service:
(514) 252-1846

(Montreal region)

No charge dial:

1-800-252-1846

Website:

www.laurentianbank.ca

Telex: 145069

Swift Code: BLCM CA MM

Annual meeting

The Annual Meeting of the Shareholders of the Bank will be held on Tuesday, March 7, 2005, at 9:30 a.m., at the Impérial, 1430 rue de Bleury, Montréal, Québec H3A 2J1.

Valuation day price

For capital gains purposes, the market value of Laurentian Bank common shares on Valuation day, December 22, 1971, adjusted for the stock splits of July 1983 and January 1987, was \$3.72.

Transfer agent and Registrar

Computershare Trust
Company of Canada
1500 University Street
Suite 700
Montreal, Québec H3A 3S8

Ombudsman's office

Laurentian Bank of Canada
Tour Banque Laurentienne
1981 McGill College Avenue
14th Floor
Montreal, Québec H3A 3K3
(514) 284-7192
1-800-473-4782

Change of address and inquiries

Shareholders should notify the Transfer Agent of a change of address. Inquiries or requests may be directed to the Secretary's Office at Head Office or by calling (514) 284-4500 ext. 7545.

Investors and analysts

Investors and analysts may contact the Investor Relations Department at Head Office by calling (514) 284-4500 ext. 7511.

Media

Journalists may contact the Public Affairs and Communications Department at Head Office by calling (514) 284-4500 ext. 7511.

Direct deposit service

Shareholders of the Bank may, by advising the Transfer Agent in writing, have their dividends deposited directly into an account held at any financial institution member of the Canadian Payments Association.

This Annual Report was produced by the Public Affairs, Communications and Investor Relations Department of Laurentian Bank.

Vous pouvez recevoir un exemplaire français de ce rapport annuel en faisant parvenir votre demande par écrit à:
Banque Laurentienne
Tour Banque Laurentienne
1981, avenue McGill College,
20^e étage
Montréal (Québec) H3A 3K3

STOCK SYMBOL AND DIVIDEND PAYMENT

The common and preferred shares indicated below are listed on the Toronto Stock Exchange.

Stock Symbol
Code CUSIP

Dividend
Record Date*

Dividend
Payment Date*

	Stock Symbol Code CUSIP	Dividend Record Date*	Dividend Payment Date*
Common shares	51925D 10 6 LB	First business day of: January April July October	First business day of: February May August November
Preferred shares			
Series 9	51925D 87 4 LB.PR.D	**	March 15
Series 10	51925D 86 6 LB.PR.E	**	June 15 September 15 December 15

* Subject to the approval of the Board of Directors.

** On such day (which shall not be more than 30 days preceding the date fixed for payment of such dividend) as may be determined from time to time by the Board of Directors of the Bank.

