2012 PERFORMANCE

NET INCOME
(in millions of dollars)

150

140.7
140.5
130.4
130
123.7
122.9
113.1
110
102.5
101.7
98.1
90

— Net income
— Income from
  continuing operations
···· Adjusted net income

2008[1] 2009[1] 2010[1] 2011 **2012**
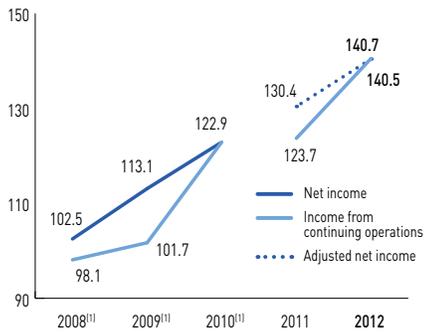
(1) In accordance with previous CGAAP.

DILUTED EARNINGS PER SHARE
(in dollars)

5.0

4.93   4.98
4.63   4.98
4.5
4.65
4.23
4.0
3.80
3.75
3.5
3,61
3.0

— Diluted earnings per share
— Diluted earnings per share
  from continuing operations
···· Adjusted diluted earnings
  per share

2008[1] 2009[1] 2010[1] 2011 **2012**
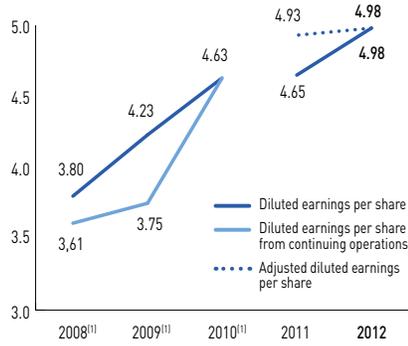
(1) In accordance with previous CGAAP.

DIVIDENDS DECLARED PER COMMON SHARE
(in dollars)

2.00

1.84
1.75
1.62
1.50
1.44
1.36
1.30
1.25

1.00

2008 2009 2010 2011 **2012**
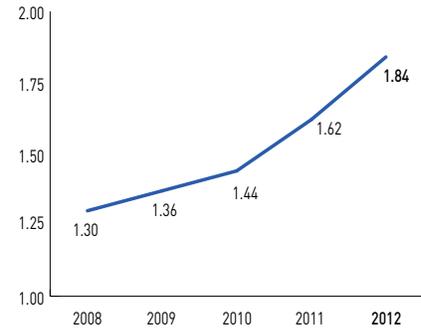
LOAN PORTFOLIO MIX
(as a percentage)

9%
29%
62%
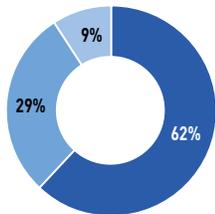
■ Mortgage loans
■ Personal loans
■ Commercial and other loans
  (including acceptances)

DEPOSIT PORTFOLIO MIX
(as a percentage)

19%
23%
57%
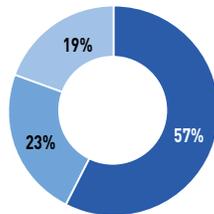
■ Personal term deposits
■ Personal notice and demand deposits
■ Business, banks and other deposits

GEOGRAPHIC DISTRIBUTION OF LOANS
(as a percentage)

15%
24%
61%
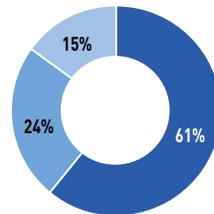
■ Québec
■ Ontario
■ Rest of Canada

GEOGRAPHIC DISTRIBUTION OF PROFITABILITY
(as a percentage)

53%   47%
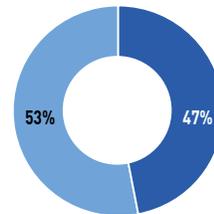
■ Québec
■ Rest of Canada

LOANS AND ACCEPTANCES
(in billions of dollars)

30

26.8
25

22.1
20.5
20
18.6
16.8
15

10

5

0

2008[1] 2009[1] 2010[1] 2011 **2012**
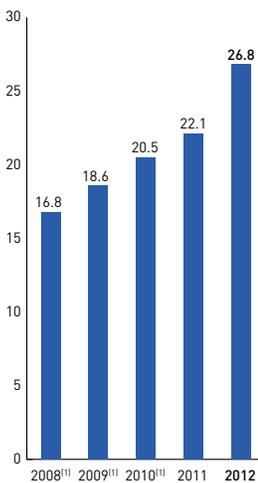
(1) In accordance with previous CGAAP,
    including securitized loans.

DEPOSITS
(in billions of dollars)

25
24.0

20.0
20
19.6
18.3
15.3
15

10

5

0

2008[1] 2009[1] 2010[1] 2011 **2012**
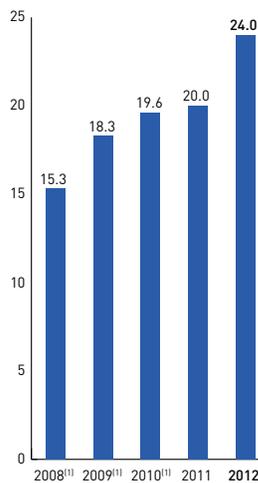
(1) In accordance with previous CGAAP.

CAPITAL RATIOS
(as a percentage)

14.7%

10.9%
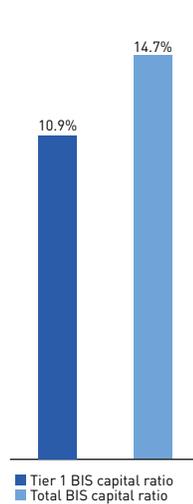
■ Tier 1 BIS capital ratio
■ Total BIS capital ratio

CONTRIBUTION TO THE BANK'S NET INCOME
(excluding Other segment
and adjusting items)
(as a percentage)

5%
26%
30%
39%
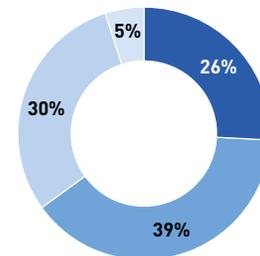
■ Retail & SME-Québec
■ Real Estate & Commercial
■ B2B Bank
■ Laurentian Bank Securities
  and Capital Markets