

# INVESTOR FACT SHEET



Second quarter ended April 30, 2010

## SHARES

### STOCK SYMBOLS

Common Shares: LB (TSX)

Non-Cumulative Class A

Preferred Shares:

» Series 9: LB.PR.D

» Series 10: LB.PR.E

## 2010 Earnings Calendar

Quarter	Date	Conference Call
First	March 3	2:00 p.m. (ET)
Second	May 26	3:30 p.m. (ET)
Third	September 2	2:00 p.m. (ET)
Fourth	December 8	2:00 p.m. (ET)

## Stock Market Information

### As at April 30, 2010

Share Price \$44.12

Number of shares outstanding 23.9 million

Market capitalization \$1,055 million

### Q2 - 2010

Dividend paid \$0.36

Dividend yield 3.3%

## Laurentian Bank Overview

Complete offering of banking, financial and brokerage products and services to consumers, small and medium-entreprises, financial intermediaries as well as institutional clients

\$23.1 billion of assets on balance sheet as of April 30, 2010

Activities across Canada, with 61% of loans originating from Quebec and 39% from the other provinces

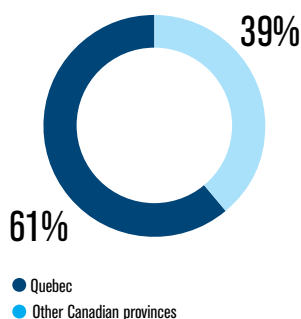
More than 200 points of service across Canada, including 156 retail branches and 407 ABMs

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

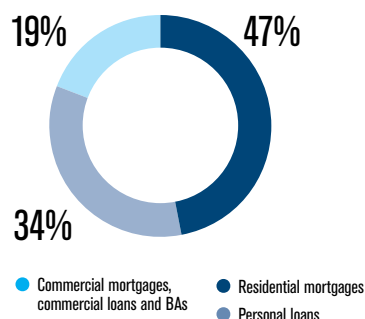
More than 3,600 employees

Founded in 1846

GEOGRAPHIC DISTRIBUTION OF LOANS  
(April 30, 2010)



SECTORAL DISTRIBUTION OF LOANS  
(April 30, 2010)



### RETAIL AND SME QUEBEC

% of net income: 30%\*

- Personal Banking: Transactional, financing and investment products and services
- Small and Medium-Sized Enterprises: Financing solutions and services such as exchange transactions, electronic banking and processing of international transactions

#### Presence

- 156 branches
- 407 automatic teller machines
- 12 commercial business centers
- 7 agricultural business centers

**Total average loans**  
\$11.6 billion

**Total average deposits**  
\$8.5 billion

#### Positioning

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

### REAL ESTATE AND COMMERCIAL

% of net income: 35%\*

- Real estate financing throughout Canada
- Commercial financing in Ontario
- Commercial financing in Québec

#### Presence

- 7 real estate financing offices in Canada
- 4 commercial financing offices in Ontario
- 2 commercial financing offices in Québec

**Total average loans**  
\$2.6 billion

**Total 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: 29%\*

- Financial products and services offering
- Distributed through a network of more than 15,000 independent financial advisors for distribution to their clients throughout Canada

#### Presence

- 4 sales offices across Canada

**Total average loans**  
\$4.9 billion

**Total average deposits**  
\$9.3 billion

#### Positioning

Canadian leader in the financial intermediary market

### LAURENTIAN BANK SECURITIES

% 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, 2010

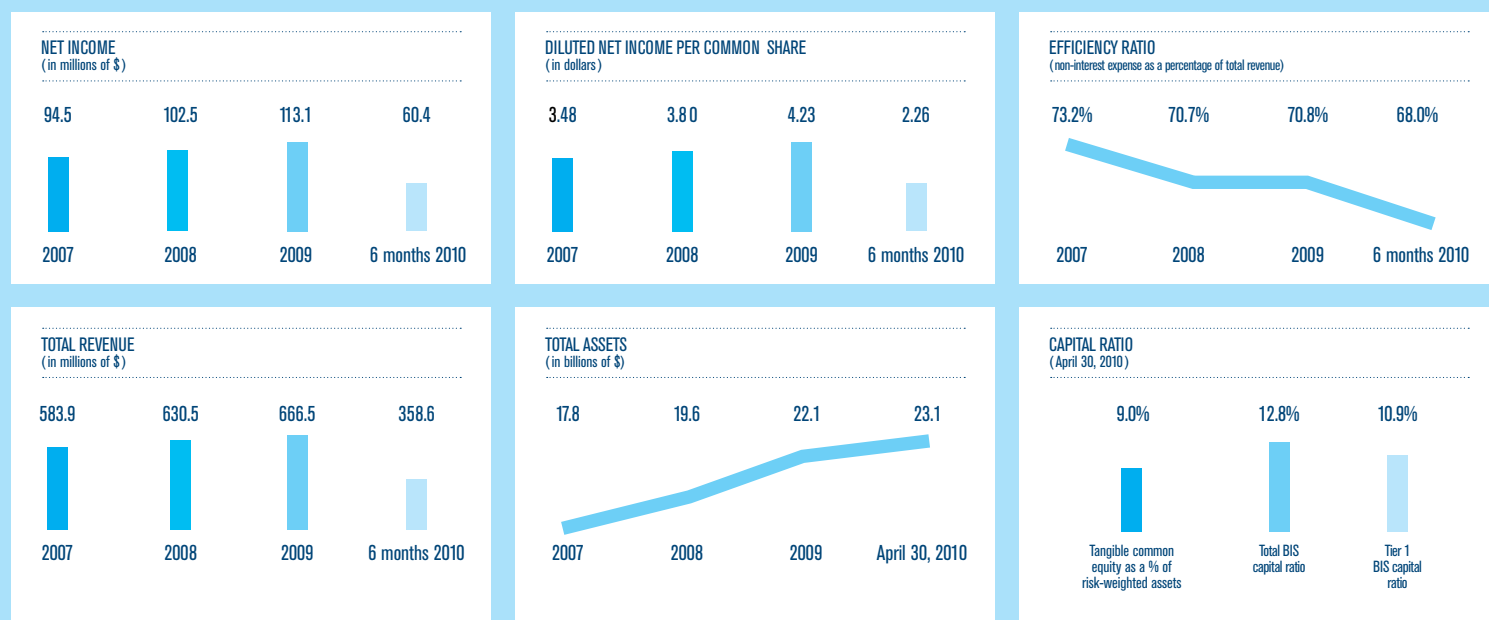
# FINANCIAL OBJECTIVES FOR 2010 AND RESULTS FOR THE FIRST 6 MONTHS ENDED APRIL 30, 2010

Performance indicators	2010 Objectives	6 months ended April 30, 2010
Return on common shareholders' equity	10% to 12%	11.6%
Diluted net income per share	\$4.00 to \$4.70	\$2.26
Revenue growth	5% to 10%	15%
Efficiency ratio	70% to 67%	68.0%
Tier 1 capital ratio	Minimum of 9.5%	10.9%

## Financial Highlights for Q2-10

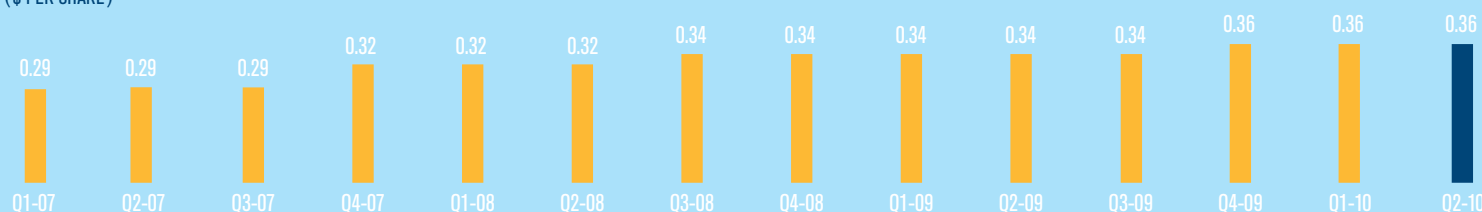
- » Net income of \$28.3 million, up 34%
- » Return on common shareholders' equity of 10.9%
- » Total revenue of \$178.1 million, an increase of 15%
- » Increase of \$2.4 billion of total loans and bankers' acceptances
- » Significant year-over-year improvement of the efficiency ratio to 69.4%

## FINANCIAL HIGHLIGHTS FOR THE PAST 3 YEARS



## DIVIDEND HISTORY

(\$ PER SHARE)



## CONTACT INFORMATION

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