

INVESTOR FACT SHEET

Second quarter ended April 30, 2013



SHARES

STOCK SYMBOLS

Common Shares: LB (TSX)

Non-Cumulative Class A

Preferred Shares:

» 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 April 30, 2013

•Share Price	\$44.21
•Number of shares outstanding	28.4 million
•Market capitalization	\$1,253 million

Q2 - 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-enterprises, financial advisors as well as institutional clients

\$34.5 billion of assets on balance sheet as of April 30, 2013

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

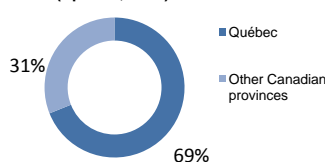
More than 240 points of service across Canada, including 154 retail branches and 423 ABMs

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

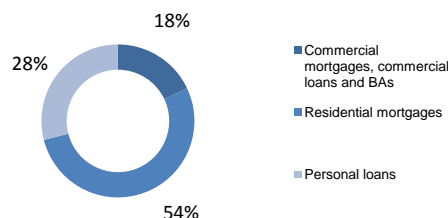
More than 4,200 employees

Founded in 1846

GEOGRAPHIC DISTRIBUTION OF LOANS
(April 30, 2013)



SECTORAL DISTRIBUTION OF LOANS
(April 30, 2013)



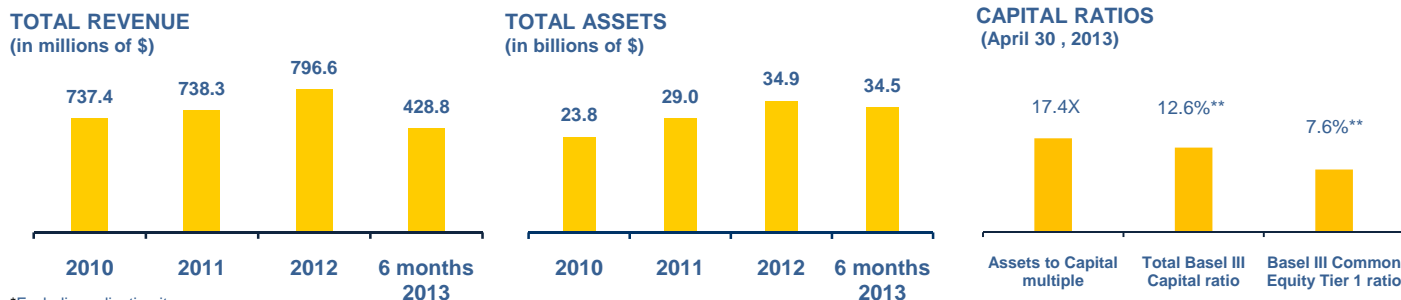
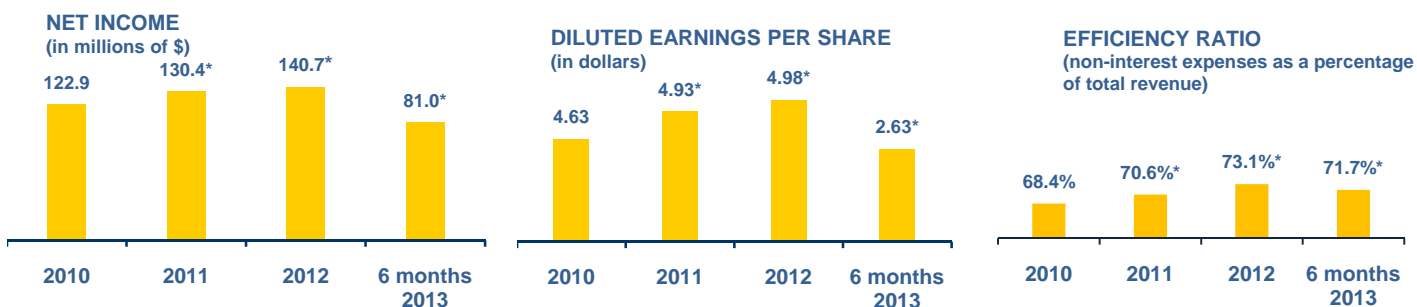
RETAIL & SME-QUÉBEC	REAL ESTATE & COMMERCIAL	B2B BANK	LAURENTIAN BANK SECURITIES & CAPITAL MARKETS
% of net income: 23%*	% of net income: 36%*	% of net income: 35%*	% of net income: 6%*
- Complete offer of financial products and services for retail and SME in Québec	- Real estate financing for commercial 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 - 154 branches - 423 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 \$13.8 billion Total average deposits \$9.6 billion Assets under administration \$7.0 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 \$27.1 billion	Assets under administration \$2.4 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 6 months ended April 30, 2013 and excluding the Other segment and adjusting items.

FINANCIAL OBJECTIVES FOR 2013 AND RESULTS FOR THE FIRST 6 MONTHS ENDED APRIL 30, 2013

<u>Performance indicators</u>	<u>2013 Objectives*</u>	<u>6 months ended April 30, 2013</u>	<u>Financial Highlights for Q2-2013</u>
Revenue growth	>5%	9%	•Adjusted net income of \$40.5* million, up 12%
Adjusted efficiency ratio*	72.5% to 69.5%	71.7%	•Adjusted return on common shareholders' equity of 12.1%
Adjusted return on common shareholder's equity*	10.5% to 12.5%	12.2%	•Loan losses remain low at \$9.0 million and impaired loans continue to improve
Adjusted net income*	\$145.0 M to \$165.0 M	\$81.0 M	•Continued effective cost control

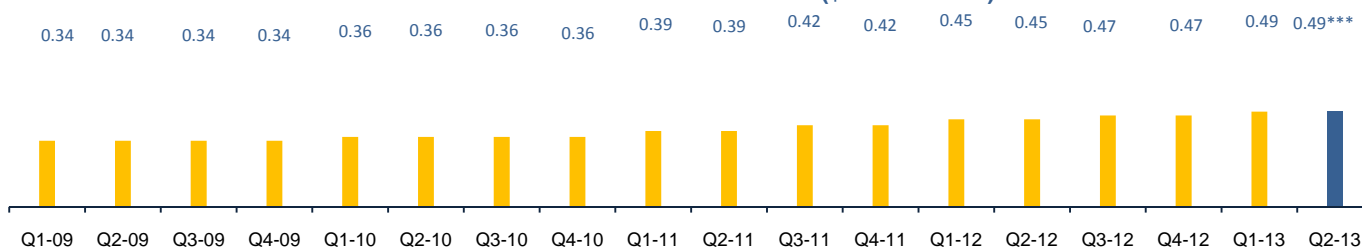
FINANCIAL HIGHLIGHTS FOR THE PAST 3 YEARS



*Excluding adjusting items

**All-in basis

DECLARED DIVIDEND HISTORY (\$ PER SHARE)



*** Quarterly dividend increases to \$0.50 per share effective Q3-2013



CONTACT INFORMATION

Public Affairs, Communications and Investor Relations
 Tel.: 514-284-4500, ext. 7511
 Fax: 514-284-3916
 Email: gladys.caron@banquelaurentienne.ca
 www.laurentianbank.ca

Head Office
Tour Banque Laurentienne
 1981 McGill College Avenue,
 20th floor, Montréal, Québec
 H3A 3K3

Transfer Agent Computershare Investor Services Inc.
 1500 University Street, Suite 700
 Montréal, Québec H3A 3S8
 Tel.: 1-800-564-6253

CAUTION REGARDING FORWARD-LOOKING STATEMENTS

In this document and in other documents filed with Canadian regulatory authorities or in other communications, Laurentian Bank of Canada (the "Bank") may from time to time make written or oral forward-looking statements within the meaning of applicable securities legislation. Forward-looking statements include, but are not limited to, statements regarding the Bank's business plan and financial objectives. The forward-looking statements contained in this document are used to assist the Bank's security holders and analysts in obtaining a better understanding of the Bank's financial position and the results of operations as at and for the periods ended on the dates presented and may not be appropriate for other purposes. Forward-looking statements typically use the conditional, as well as words such as prospects, believe, estimate, forecast, project, expect, anticipate, plan, may, should, could and would, or the negative of these terms, variations thereof or similar terminology. By their very nature, forward-looking statements are based on assumptions and involve inherent risks and uncertainties, both general and specific in nature. It is therefore possible that the forecasts, projections and other forward-looking statements will not be achieved or will prove to be inaccurate. Although the Bank believes that the expectations reflected in these forward-looking statements are reasonable, it can give no assurance that these expectations will prove to have been correct. The Bank cautions readers against placing undue reliance on forward-looking statements when making decisions, as the actual results could differ considerably from the opinions, plans, objectives, expectations, forecasts, estimates and intentions expressed in such forward-looking statements due to various material factors. Among other things, these factors include capital market activity, changes in government monetary, fiscal and economic policies, changes in interest rates, inflation levels and general economic conditions, legislative and regulatory developments, competition, credit ratings, scarcity of human resources and technological environment. The Bank further cautions that the foregoing list of factors is not exhaustive. For more information on the risks, uncertainties and assumptions that would cause the Bank's actual results to differ from current expectations, please also refer to the Bank's public filings available at www.sedar.com. The Bank does not undertake to update any forward-looking statements, whether oral or written, made by itself or on its behalf, except to the extent required by securities regulations.